FIG. 1

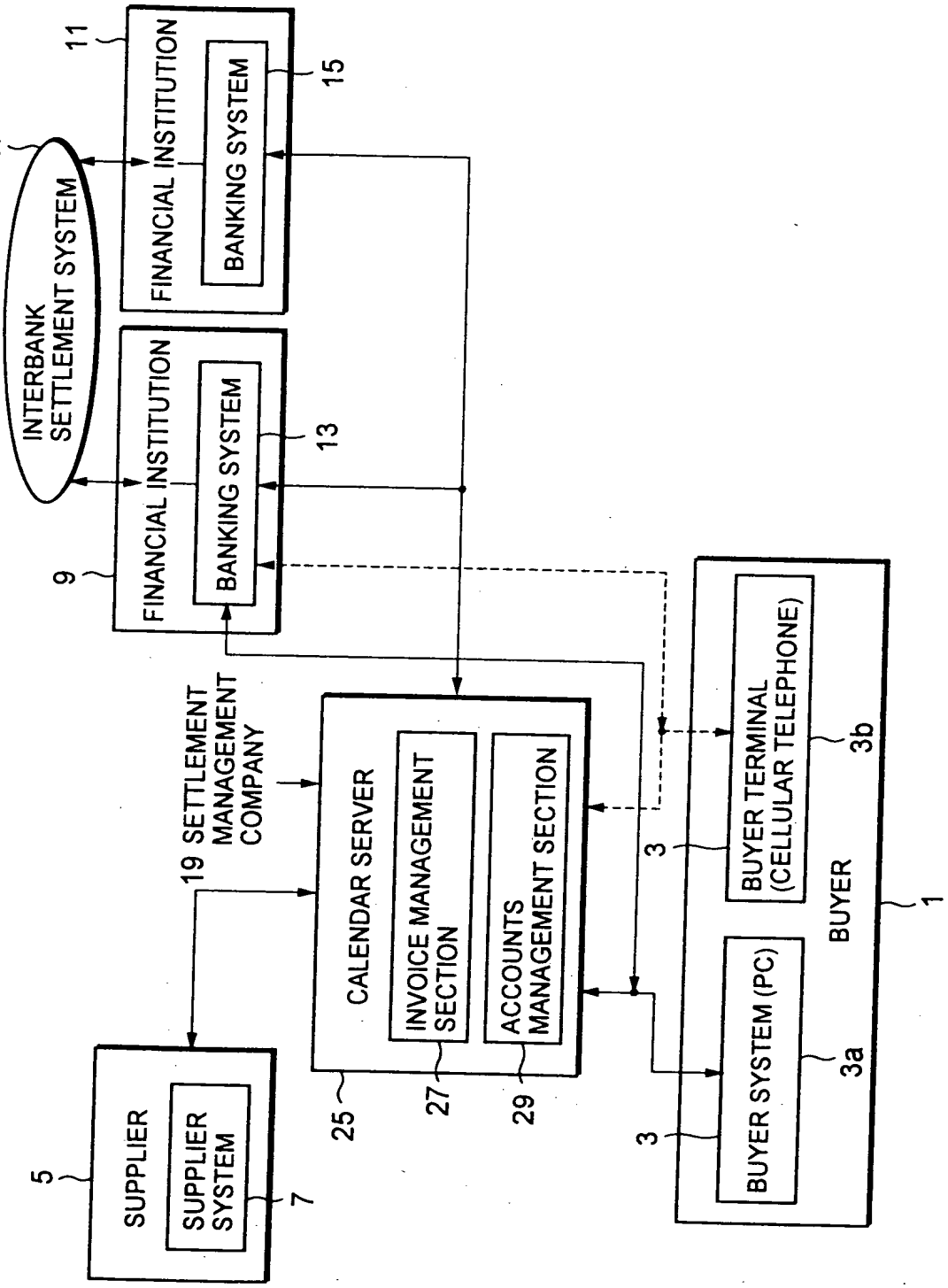

11
FINANCIAL INSTITUTION
15
BANKING SYSTEM
17
INTERBANK SETTLEMENT SYSTEM
9
FINANCIAL INSTITUTION
13
BANKING SYSTEM
19 SETTLEMENT MANAGEMENT COMPANY
CALENDAR SERVER
INVOICE MANAGEMENT SECTION
ACCOUNTS MANAGEMENT SECTION
25
27
29
BUYER TERMINAL (CELLULAR TELEPHONE)
3b
3
BUYER
1
BUYER SYSTEM (PC)
3a
3
5
SUPPLIER
SUPPLIER SYSTEM
7

FIG. 2

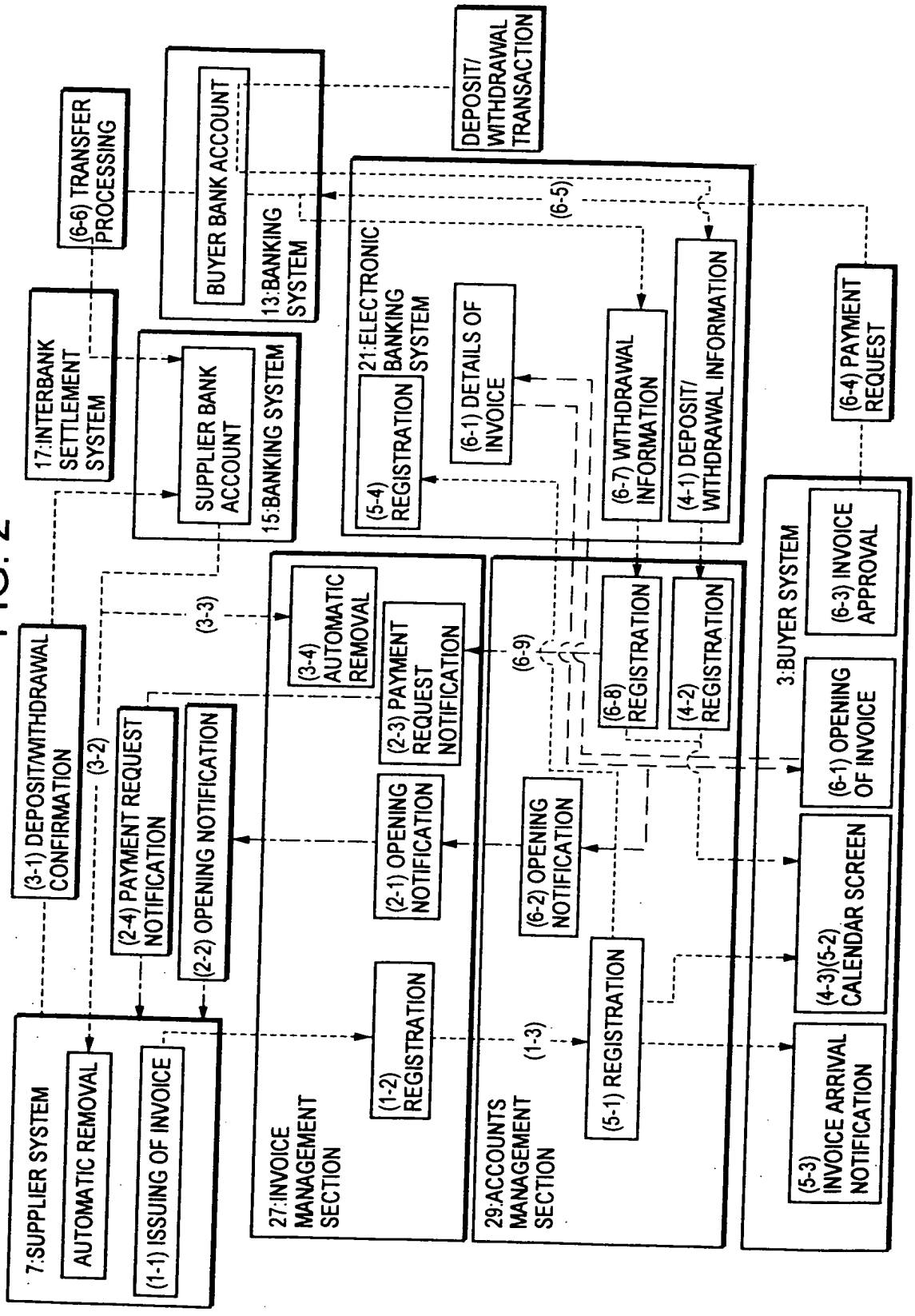

7:SUPPLIER SYSTEM
AUTOMATIC REMOVAL
(1-1) ISSUING OF INVOICE
(3-1) DEPOSIT/WITHDRAWAL CONFIRMATION
(3-2)
(2-4) PAYMENT REQUEST NOTIFICATION
(2-2) OPENING NOTIFICATION
17:INTERBANK SETTLEMENT SYSTEM
(6-6) TRANSFER PROCESSING
15:BANKING SYSTEM
SUPPLIER BANK ACCOUNT
13:BANKING SYSTEM
BUYER BANK ACCOUNT
DEPOSIT/ WITHDRAWAL TRANSACTION
21:ELECTRONIC BANKING SYSTEM
(5-4) REGISTRATION
(6-1) DETAILS OF INVOICE
(6-5)
(6-7) WITHDRAWAL INFORMATION
(4-1) DEPOSIT/ WITHDRAWAL INFORMATION
(6-4) PAYMENT REQUEST
3:BUYER SYSTEM
(6-3) INVOICE APPROVAL
(6-1) OPENING OF INVOICE
(4-3)(5-2) CALENDAR SCREEN
(5-3) INVOICE ARRIVAL NOTIFICATION
(3-3)
(3-4) AUTOMATIC REMOVAL
(2-3) PAYMENT REQUEST NOTIFICATION
(2-1) OPENING NOTIFICATION
(1-2) REGISTRATION
27:INVOICE MANAGEMENT SECTION
(6-9)
(6-8) REGISTRATION
(4-2) REGISTRATION
(6-2) OPENING NOTIFICATION
(1-3)
(5-1) REGISTRATION
29:ACCOUNTS MANAGEMENT SECTION

FIG. 3

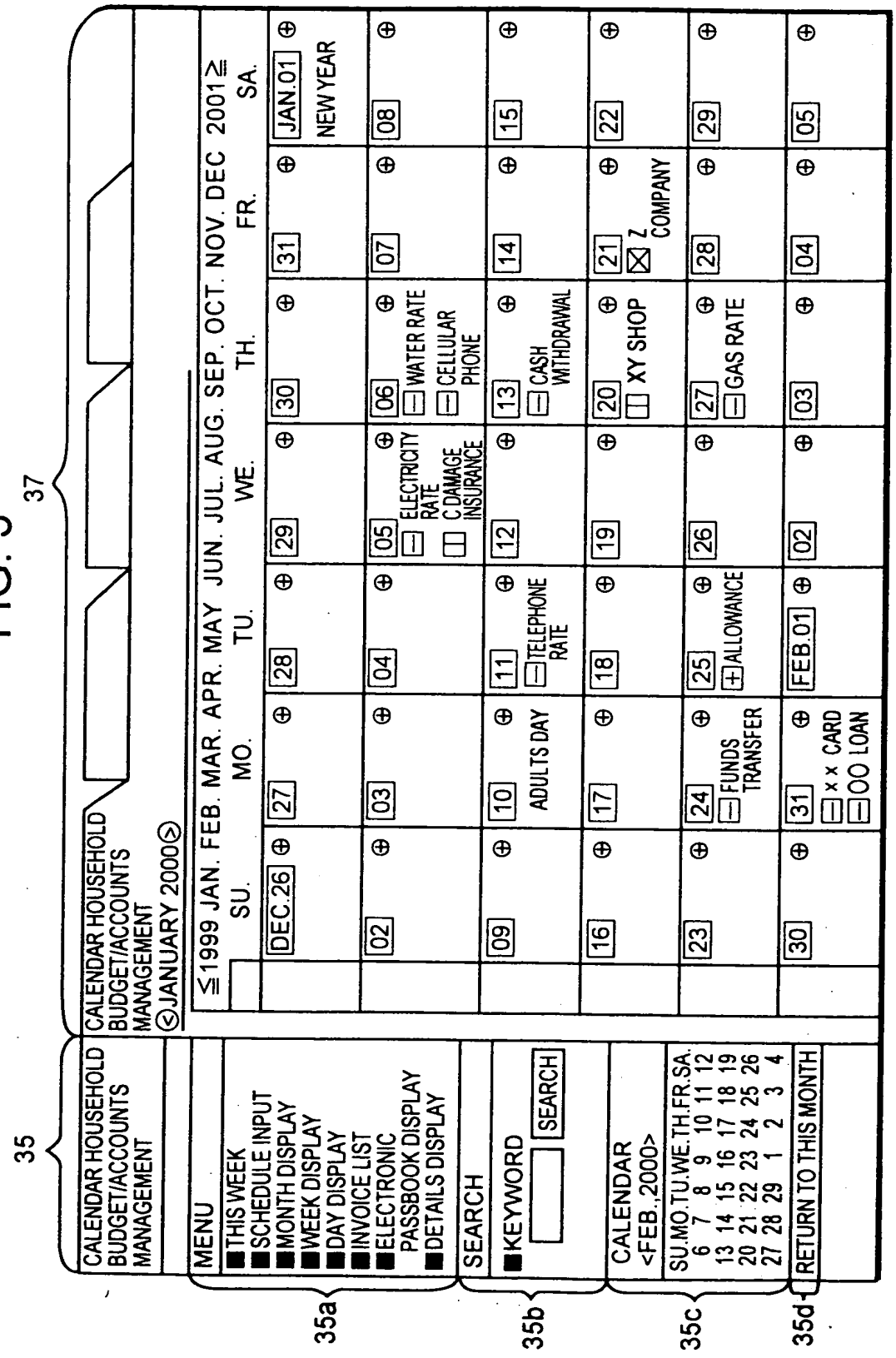

35
37
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
≪JANUARY 2000≫
MENU
THIS WEEK
SCHEDULE INPUT
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
INVOICE LIST
ELECTRONIC PASSBOOK DISPLAY
DETAILS DISPLAY
SEARCH
KEYWORD
SEARCH
CALENDAR
<FEB.,2000>
SU.MO.TU.WE.TH.FR.SA.
6 7 8 9 10 11 12
13 14 15 16 17 18 19
20 21 22 23 24 25 26
27 28 29 1 2 3 4
RETURN TO THIS MONTH
35a
35b
35c
35d
≪1999 JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC 2001≫
SU. MO. TU. WE. TH. FR. SA.
DEC.26
27
28
29
30
31
JAN.01
NEW YEAR
02
03
04
05
ELECTRICITY RATE
DAMAGE INSURANCE
06
WATER RATE
CELLULAR PHONE
07
08
09
10
ADULTS DAY
11
TELEPHONE RATE
12
13
CASH WITHDRAWAL
14
15
16
17
18
19
20
XY SHOP
21
Z COMPANY
22
23
24
FUNDS TRANSFER
25
ALLOWANCE
26
27
GAS RATE
28
29
30
31
x x CARD
OO LOAN
FEB.01
02
03
04
05

FIG. 4

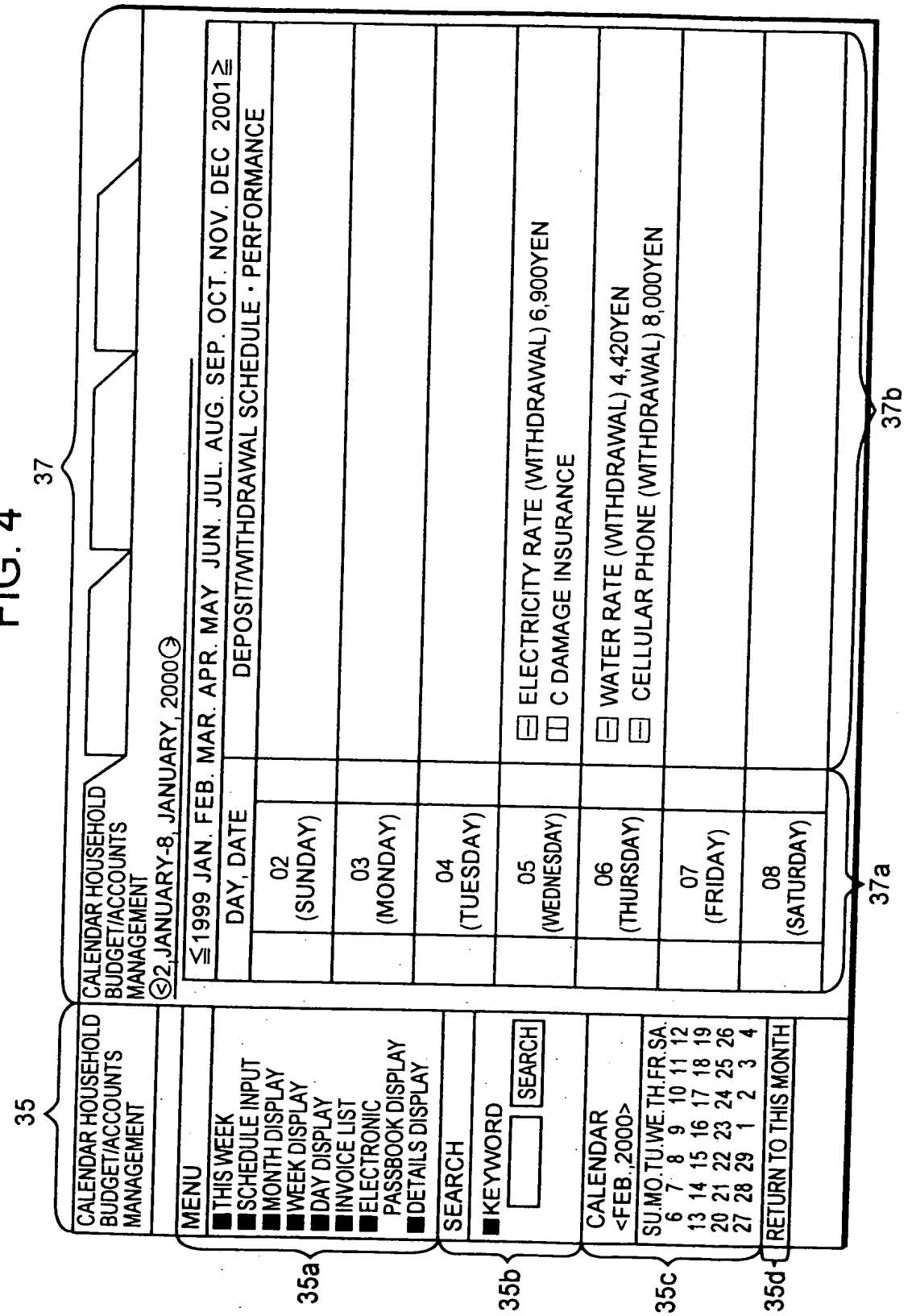

35
37
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
≪2 JANUARY-8 JANUARY, 2000≫
≦1999 JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC 2001≧
DAY, DATE
DEPOSIT/WITHDRAWAL SCHEDULE・PERFORMANCE
02 (SUNDAY)
03 (MONDAY)
04 (TUESDAY)
05 (WEDNESDAY)
06 (THURSDAY)
07 (FRIDAY)
08 (SATURDAY)
ELECTRICITY RATE (WITHDRAWAL) 6,900YEN
C DAMAGE INSURANCE
WATER RATE (WITHDRAWAL) 4,420YEN
CELLULAR PHONE (WITHDRAWAL) 8,000YEN
MENU
THIS WEEK
SCHEDULE INPUT
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
INVOICE LIST
ELECTRONIC PASSBOOK DISPLAY
DETAILS DISPLAY
SEARCH
KEYWORD
SEARCH
CALENDAR
<FEB.,2000>
SU.MO.TU.WE.TH.FR.SA.
6 7 8 9 10 11 12
13 14 15 16 17 18 19
20 21 22 23 24 25 26
27 28 29 1 2 3 4
RETURN TO THIS MONTH
35a
35b
35c
35d
37a
37b

FIG. 5

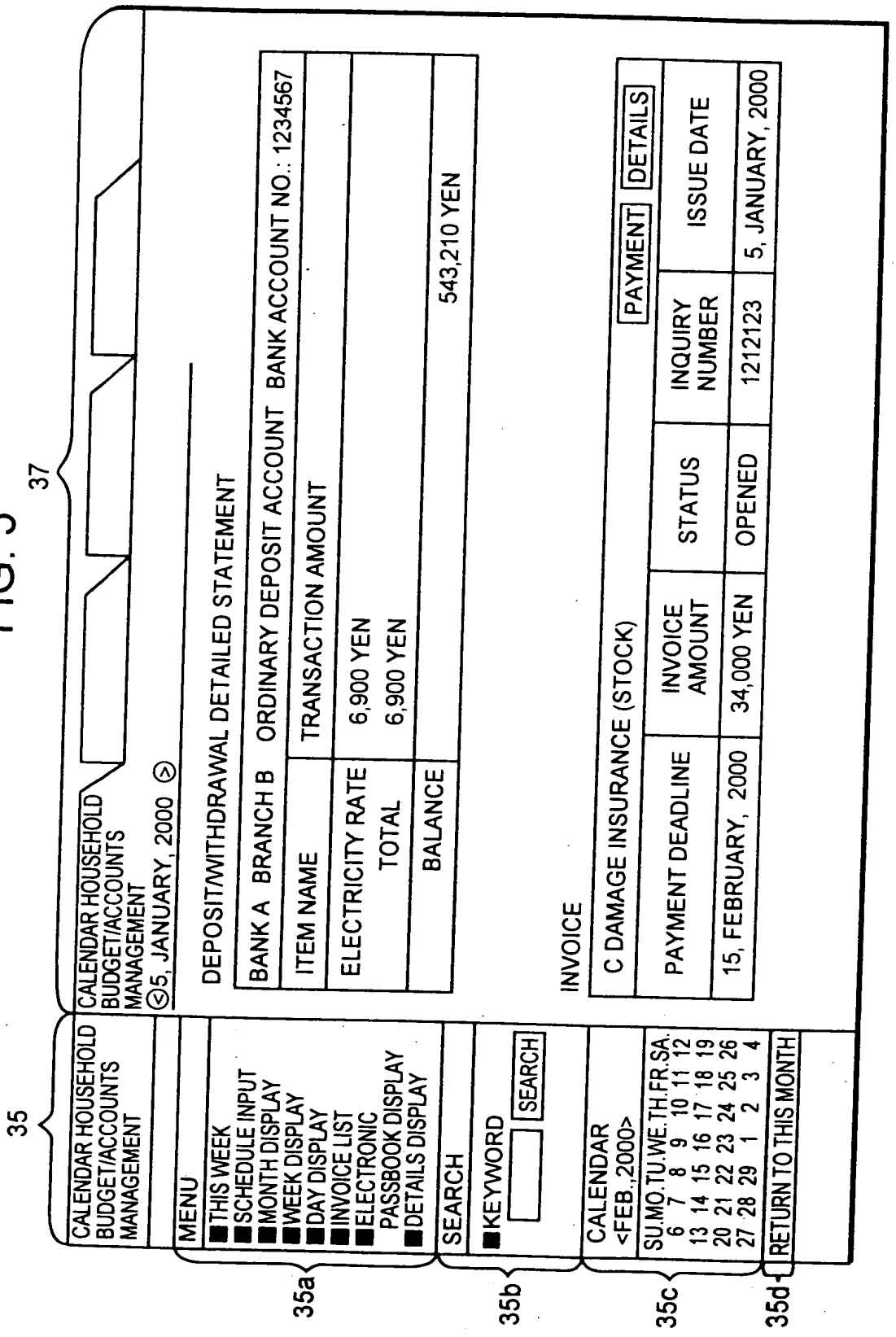

35
37
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
<5, JANUARY, 2000 >
MENU
■THIS WEEK
■SCHEDULE INPUT
■MONTH DISPLAY
■WEEK DISPLAY
■DAY DISPLAY
■INVOICE LIST
■ELECTRONIC PASSBOOK DISPLAY
■DETAILS DISPLAY
SEARCH
■KEYWORD
SEARCH
CALENDAR
<FEB.,2000>
SU.MO.TU.WE.TH.FR.SA.
6 7 8 9 10 11 12
13 14 15 16 17 18 19
20 21 22 23 24 25 26
27 28 29 1 2 3 4
RETURN TO THIS MONTH
DEPOSIT/WITHDRAWAL DETAILED STATEMENT
BANK A BRANCH B ORDINARY DEPOSIT ACCOUNT BANK ACCOUNT NO.: 123567
ITEM NAME
TRANSACTION AMOUNT
ELECTRICITY RATE
6,900 YEN
TOTAL
6,900 YEN
BALANCE
543,210 YEN
INVOICE
C DAMAGE INSURANCE (STOCK)
PAYMENT
DETAILS
PAYMENT DEADLINE
INVOICE AMOUNT
STATUS
INQUIRY NUMBER
ISSUE DATE
15, FEBRUARY, 2000
34,000 YEN
OPENED
1212123
5, JANUARY, 2000
35a
35b
35c
35d

FIG. 6

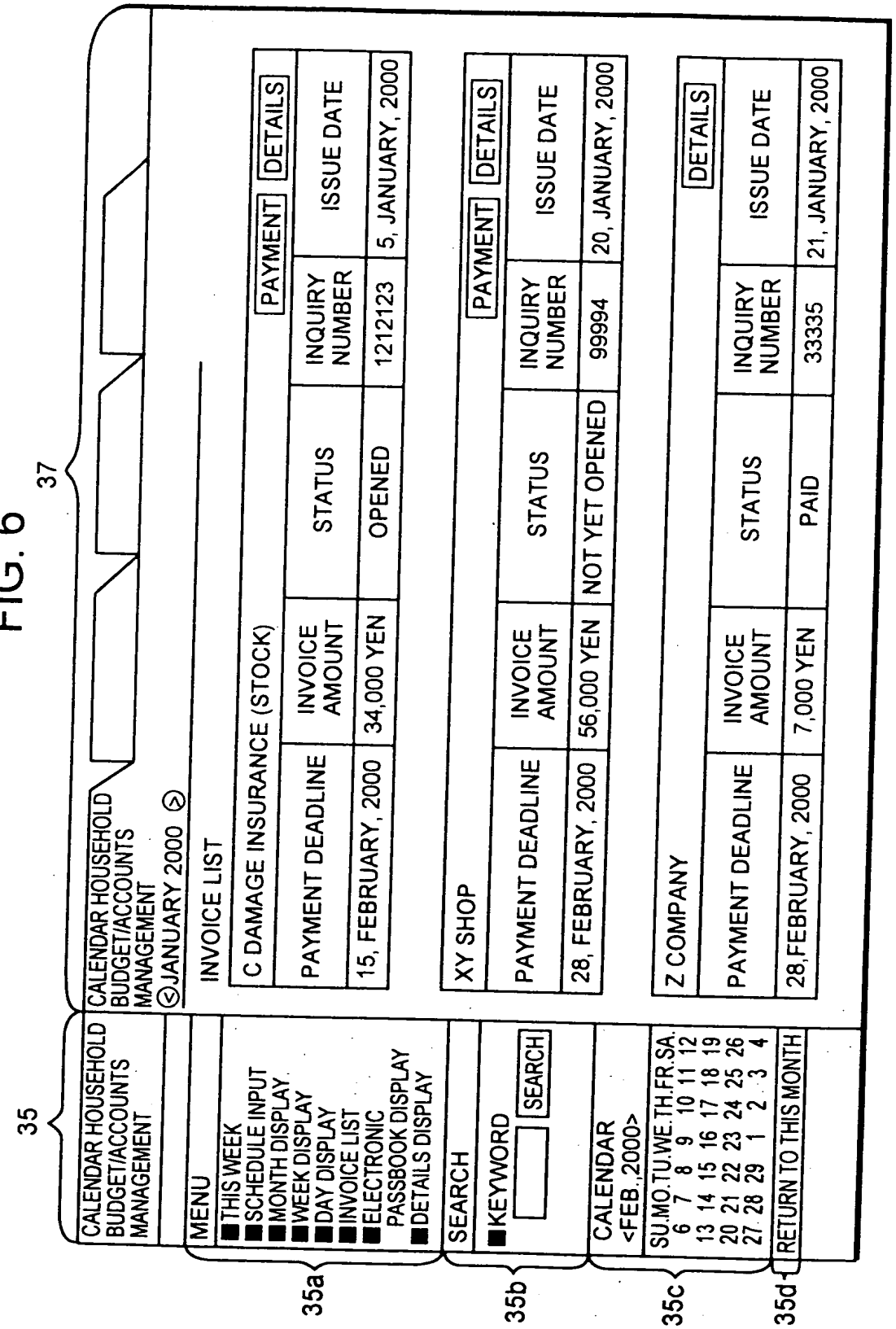

35
37
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
CALENDAR HOUSEHOLD BUDGET/ACCOUNTS MANAGEMENT
JANUARY 2000
INVOICE LIST
C DAMAGE INSURANCE (STOCK)
PAYMENT
DETAILS
PAYMENT DEADLINE
INVOICE AMOUNT
STATUS
INQUIRY NUMBER
ISSUE DATE
15, FEBRUARY, 2000
34,000 YEN
OPENED
1212123
5, JANUARY, 2000
XY SHOP
PAYMENT
DETAILS
PAYMENT DEADLINE
INVOICE AMOUNT
STATUS
INQUIRY NUMBER
ISSUE DATE
28, FEBRUARY, 2000
56,000 YEN
NOT YET OPENED
99994
20, JANUARY, 2000
Z COMPANY
DETAILS
PAYMENT DEADLINE
INVOICE AMOUNT
STATUS
INQUIRY NUMBER
ISSUE DATE
28,FEBRUARY, 2000
7,000 YEN
PAID
33335
21, JANUARY, 2000
MENU
THIS WEEK
SCHEDULE INPUT
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
INVOICE LIST
ELECTRONIC PASSBOOK DISPLAY
DETAILS DISPLAY
SEARCH
KEYWORD
SEARCH
CALENDAR
<FEB.,2000>
SU.MO.TU.WE.TH.FR.SA.
6 7 8 9 10 11 12
13 14 15 16 17 18 19
20 21 22 23 24 25 26
27 28 29 1 2 3 4
RETURN TO THIS MONTH
35a
35b
35c
35d

FIG. 7

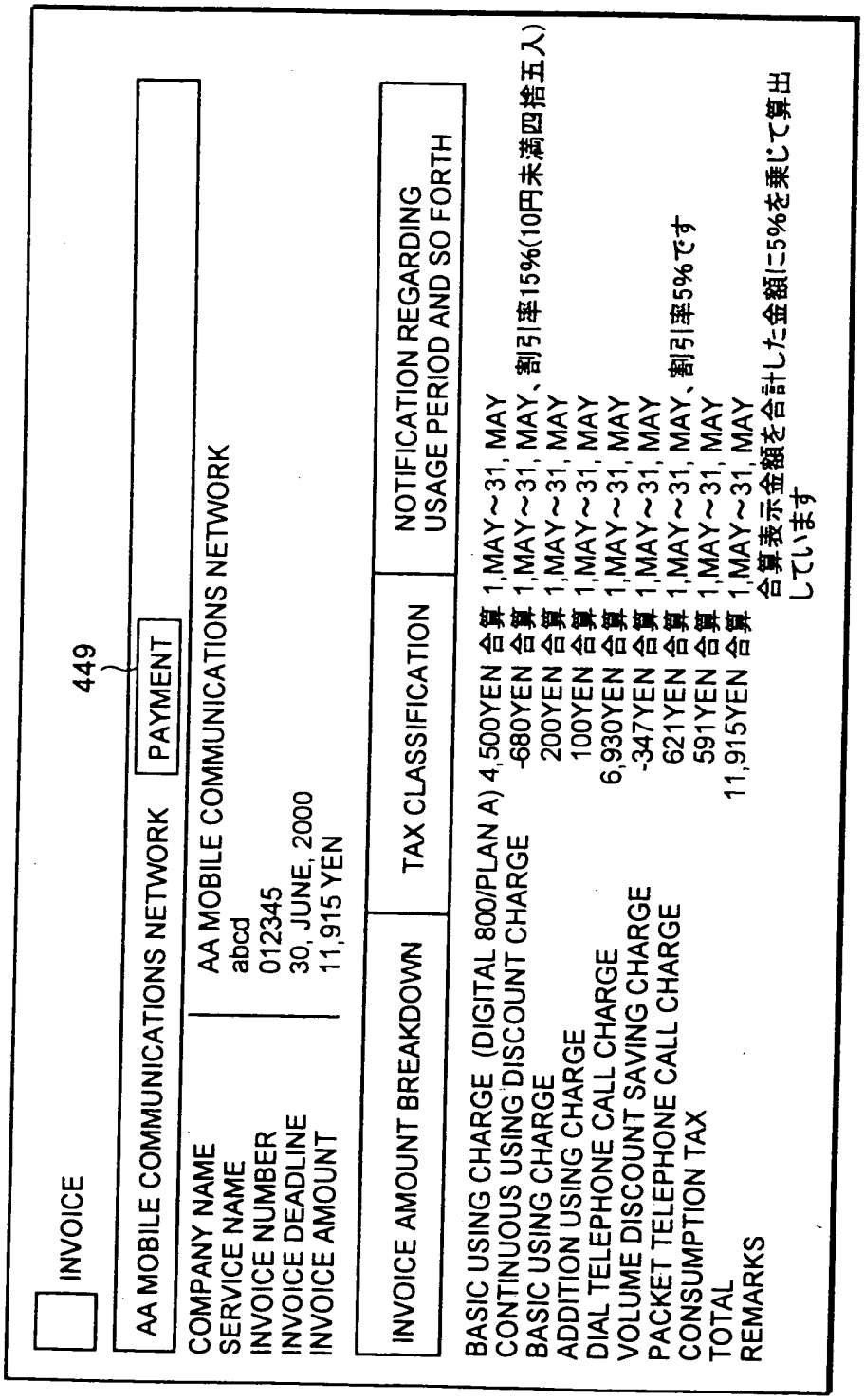

INVOICE
449
AA MOBILE COMMUNICATIONS NETWORK
PAYMENT
COMPANY NAME
SERVICE NAME
INVOICE NUMBER
INVOICE DEADLINE
INVOICE AMOUNT
AA MOBILE COMMUNICATIONS NETWORK
abcd
012345
30, JUNE, 2000
11,915 YEN
INVOICE AMOUNT BREAKDOWN
TAX CLASSIFICATION
NOTIFICATION REGARDING USAGE PERIOD AND SO FORTH
BASIC USING CHARGE (DIGITAL 800/PLAN A) 4,500YEN 合算 1,MAY～31, MAY
CONTINUOUS USING DISCOUNT CHARGE -680YEN 合算 1,MAY～31, MAY、割引率15%(10円未満四捨五入)
BASIC USING CHARGE 200YEN 合算 1,MAY～31, MAY
ADDITION USING CHARGE 100YEN 合算 1,MAY～31, MAY
DIAL TELEPHONE CALL CHARGE 6,930YEN 合算 1,MAY～31, MAY
VOLUME DISCOUNT SAVING CHARGE -347YEN 合算 1,MAY～31, MAY
PACKET TELEPHONE CALL CHARGE 621YEN 合算 1,MAY～31, MAY、割引率5%です
CONSUMPTION TAX 591YEN 合算 1,MAY～31, MAY
TOTAL 11,915YEN 合算 1,MAY～31, MAY
REMARKS 合算表示金額を合計した金額に5%を乗じて算出
している ます

FIG. 8

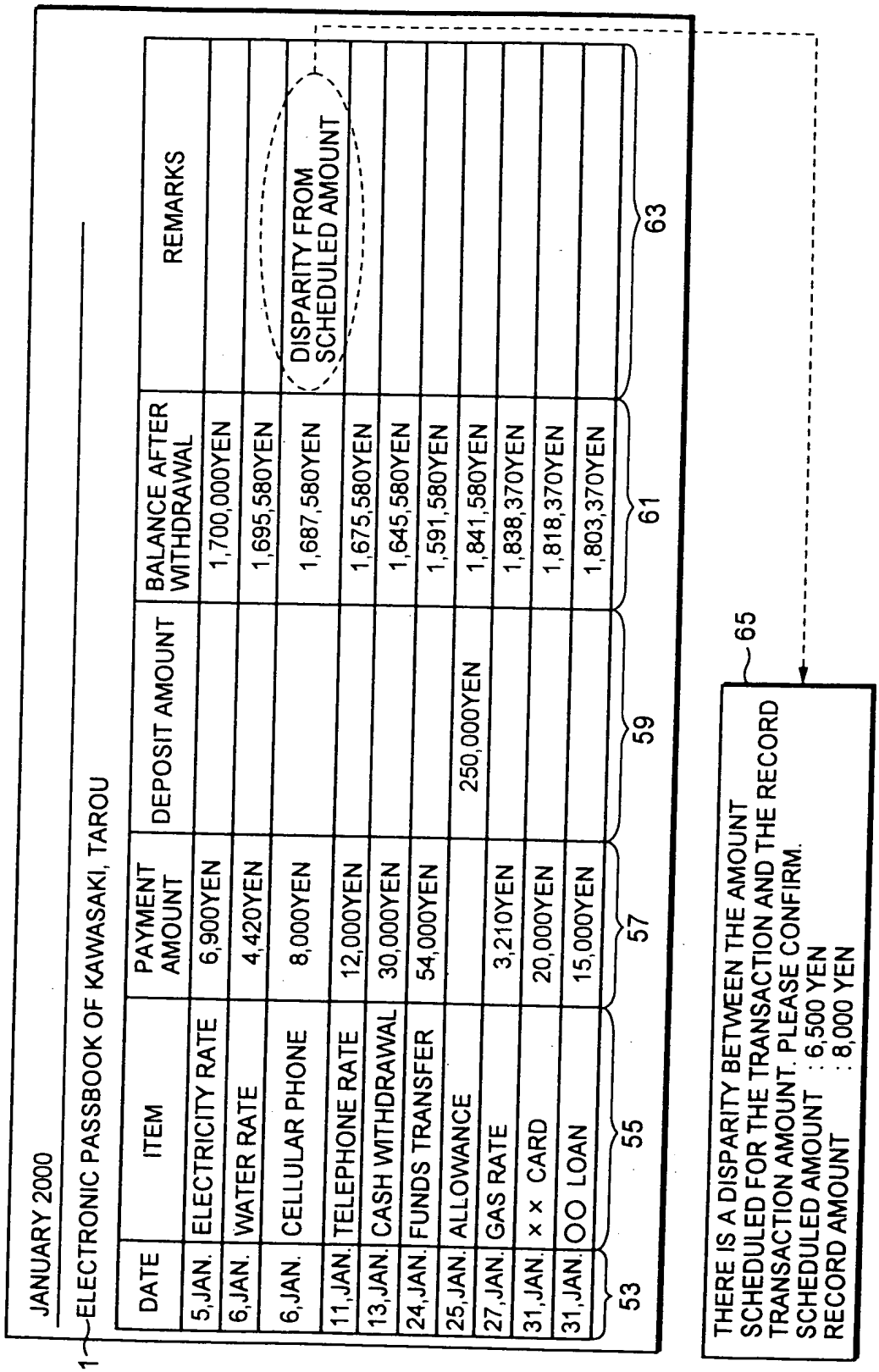

JANUARY 2000
ELECTRONIC PASSBOOK OF KAWASAKI, TAROU
51
DATE
ITEM
PAYMENT AMOUNT
DEPOSIT AMOUNT
BALANCE AFTER WITHDRAWAL
REMARKS
5,JAN. ELECTRICITY RATE 6,900YEN 1,700,000YEN
6,JAN. WATER RATE 4,420YEN 1,695,580YEN
6,JAN. CELLULAR PHONE 8,000YEN 1,687,580YEN
DISPARITY FROM SCHEDULED AMOUNT
11,JAN. TELEPHONE RATE 12,000YEN 1,675,580YEN
13,JAN. CASH WITHDRAWAL 30,000YEN 1,645,580YEN
24,JAN. FUNDS TRANSFER 54,000YEN 1,591,580YEN
25,JAN. ALLOWANCE 250,000YEN 1,841,580YEN
27,JAN. GAS RATE 3,210YEN 1,838,370YEN
31,JAN. x x CARD 20,000YEN 1,818,370YEN
31,JAN. OO LOAN 15,000YEN 1,803,370YEN
53
55
57
59
61
63
65
THERE IS A DISPARITY BETWEEN THE AMOUNT SCHEDULED FOR THE TRANSACTION AND THE RECORD
TRANSACTION AMOUNT. PLEASE CONFIRM.
SCHEDULED AMOUNT : 6,500 YEN
RECORD AMOUNT : 8,000 YEN

FIG. 9

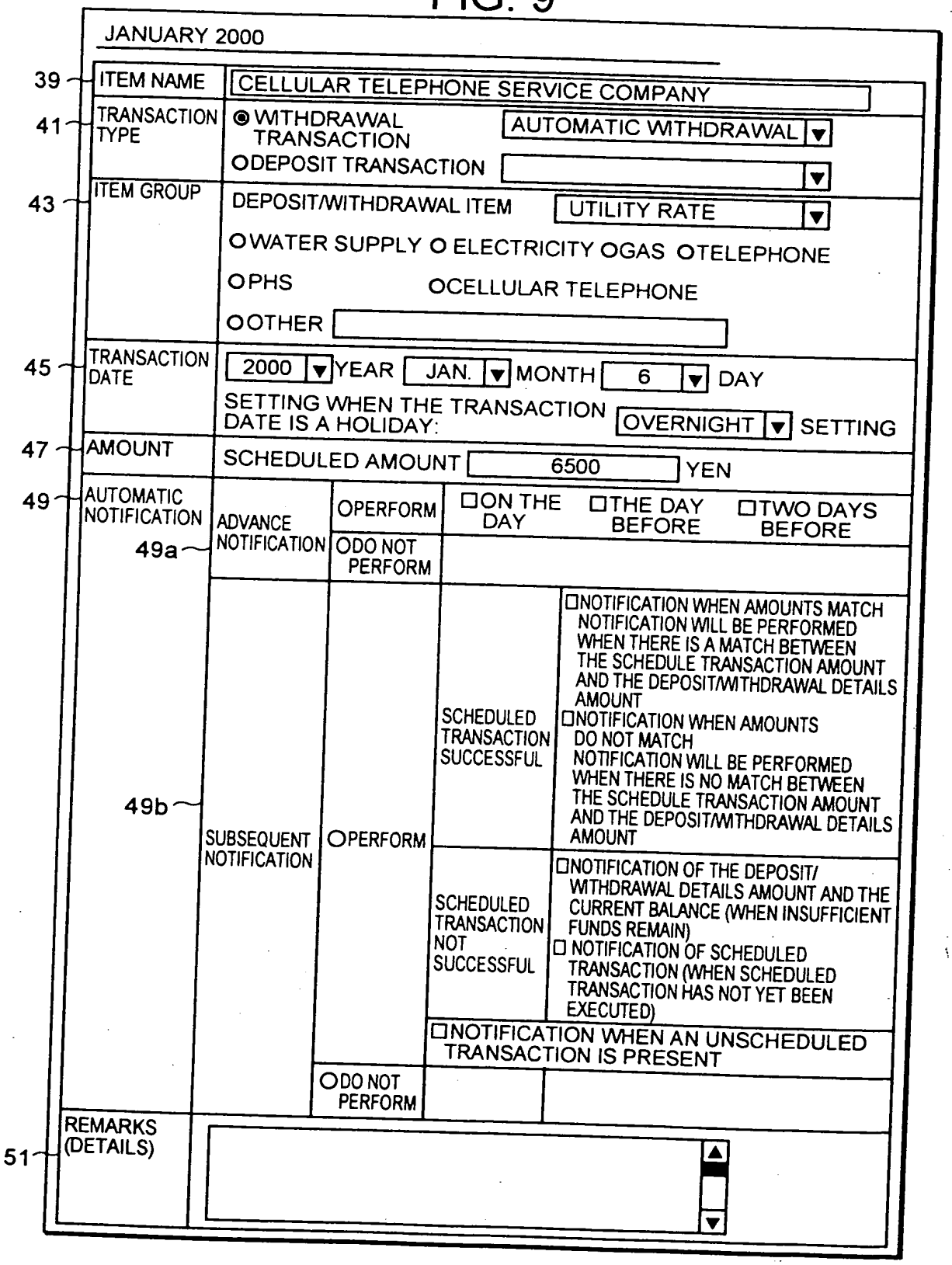

JANUARY 2000
39
ITEM NAME
CELLULAR TELEPHONE SERVICE COMPANY
41
TRANSACTION TYPE
WITHDRAWAL TRANSACTION
AUTOMATIC WITHDRAWAL
DEPOSIT TRANSACTION
43
ITEM GROUP
DEPOSIT/WITHDRAWAL ITEM
UTILITY RATE
WATER SUPPLY ELECTRICITY GAS TELEPHONE
PHS
CELLULAR TELEPHONE
OTHER
45
TRANSACTION DATE
2000 YEAR
JAN. MONTH
6 DAY
SETTING WHEN THE TRANSACTION DATE IS A HOLIDAY:
OVERNIGHT SETTING
47
AMOUNT
SCHEDULED AMOUNT
6500 YEN
49
AUTOMATIC NOTIFICATION
ADVANCE NOTIFICATION
PERFORM
ON THE DAY
THE DAY BEFORE
TWO DAYS BEFORE
49a
DO NOT PERFORM
49b
SUBSEQUENT NOTIFICATION
PERFORM
SCHEDULED TRANSACTION SUCCESSFUL
NOTIFICATION WHEN AMOUNTS MATCH
NOTIFICATION WILL BE PERFORMED WHEN THERE IS A MATCH BETWEEN THE SCHEDULE TRANSACTION AMOUNT AND THE DEPOSIT/WITHDRAWAL DETAILS AMOUNT
NOTIFICATION WHEN AMOUNTS DO NOT MATCH
NOTIFICATION WILL BE PERFORMED WHEN THERE IS NO MATCH BETWEEN THE SCHEDULE TRANSACTION AMOUNT AND THE DEPOSIT/WITHDRAWAL DETAILS AMOUNT
SCHEDULED TRANSACTION NOT SUCCESSFUL
NOTIFICATION OF THE DEPOSIT/WITHDRAWAL DETAILS AMOUNT AND THE CURRENT BALANCE (WHEN INSUFFICIENT FUNDS REMAIN)
NOTIFICATION OF SCHEDULED TRANSACTION (WHEN SCHEDULED TRANSACTION HAS NOT YET BEEN EXECUTED)
NOTIFICATION WHEN AN UNSCHEDULED TRANSACTION IS PRESENT
DO NOT PERFORM
51
REMARKS (DETAILS)

FIG. 10

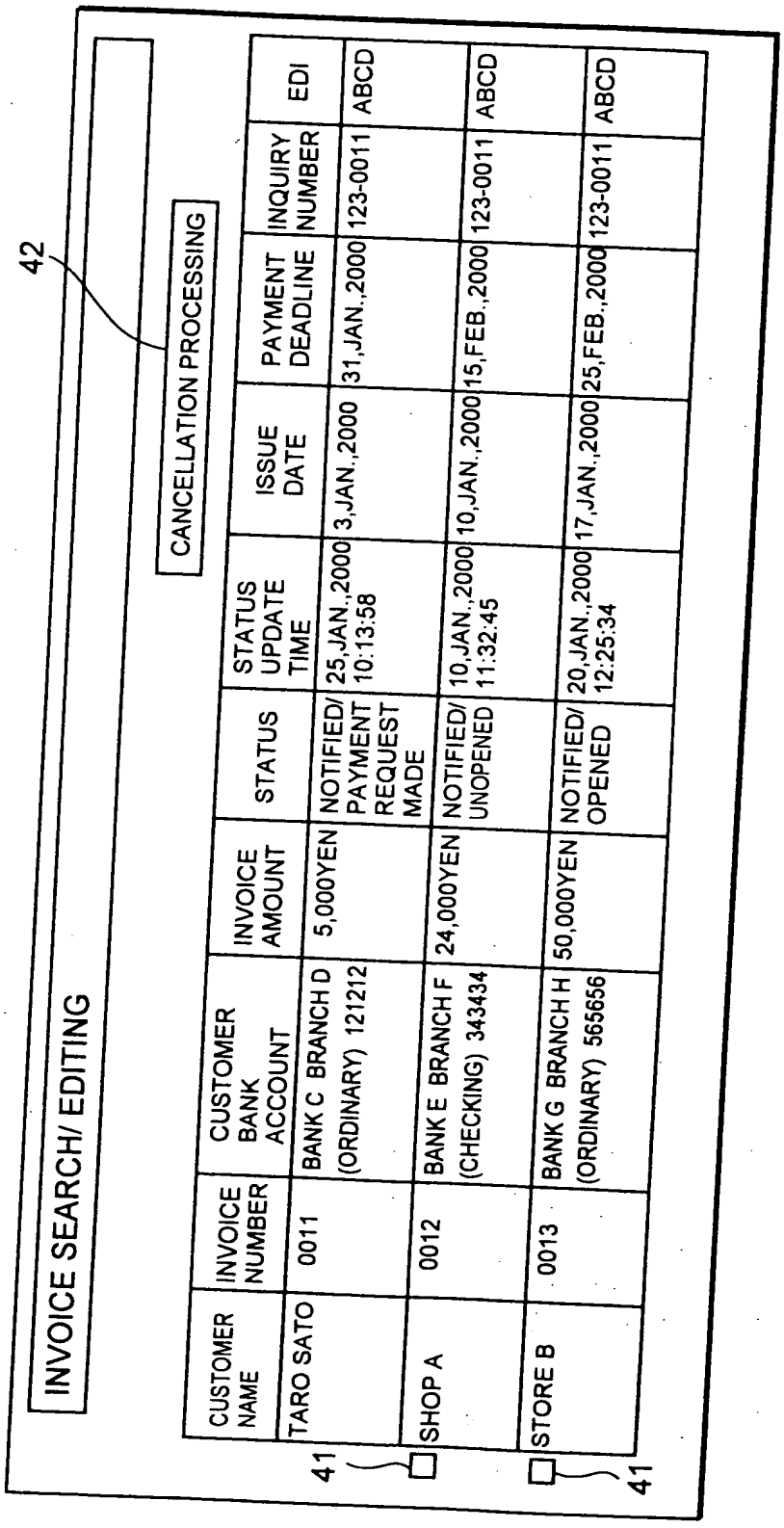
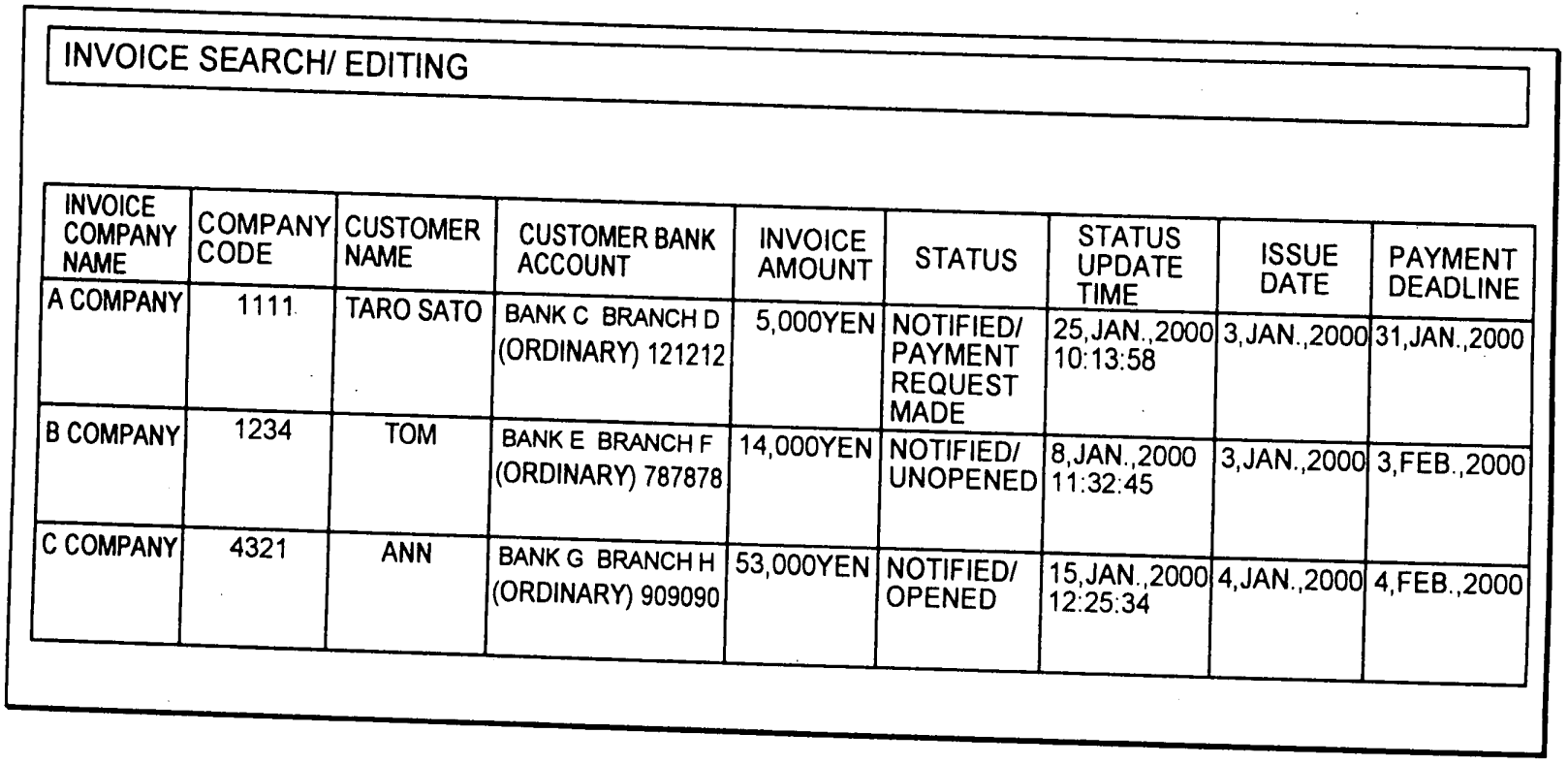

INVOICE SEARCH/ EDITING
42
CANCELLATION PROCESSING
41
41
CUSTOMER NAME
INVOICE NUMBER
CUSTOMER BANK ACCOUNT
INVOICE AMOUNT
STATUS
STATUS UPDATE TIME
ISSUE DATE
PAYMENT DEADLINE
INQUIRY NUMBER
EDI
TARO SATO
0011
BANK C BRANCH D (ORDINARY) 121212
5,000YEN
NOTIFIED/ PAYMENT REQUEST MADE
25,JAN.,2000 10:13:58
3,JAN.,2000
31,JAN.,2000
123-0011
ABCD
SHOP A
0012
BANK E BRANCH F (CHECKING) 343434
24,000YEN
NOTIFIED/ UNOPENED
10,JAN.,2000 11:32:45
10,JAN.,2000
15,FEB.,2000
123-0011
ABCD
STORE B
0013
BANK G BRANCH H (ORDINARY) 565656
50,000YEN
NOTIFIED/ OPENED
20,JAN.,2000 12:25:34
17,JAN.,2000
25,FEB.,2000
123-0011
ABCD

FIG. 11



INVOICE SEARCH/ EDITING

INVOICE COMPANY NAME	COMPANY CODE	CUSTOMER NAME	CUSTOMER BANK ACCOUNT	INVOICE AMOUNT	STATUS	STATUS UPDATE TIME	ISSUE DATE	PAYMENT DEADLINE
A COMPANY	1111	TARO SATO	BANK C BRANCH D (ORDINARY) 121212	5,000YEN	NOTIFIED/ PAYMENT REQUEST MADE	25,JAN.,2000 10:13:58	3,JAN.,2000	31,JAN.,2000
B COMPANY	1234	TOM	BANK E BRANCH F (ORDINARY) 787878	14,000YEN	NOTIFIED/ UNOPENED	8,JAN.,2000 11:32:45	3,JAN.,2000	3,FEB.,2000
C COMPANY	4321	ANN	BANK G BRANCH H (ORDINARY) 909090	53,000YEN	NOTIFIED/ OPENED	15,JAN.,2000 12:25:34	4,JAN.,2000	4,FEB.,2000

Div. of APPL. NO. 10/258,734
Inventor: UEHARA, et al.
Docket No.: 02131B

FIG. 12

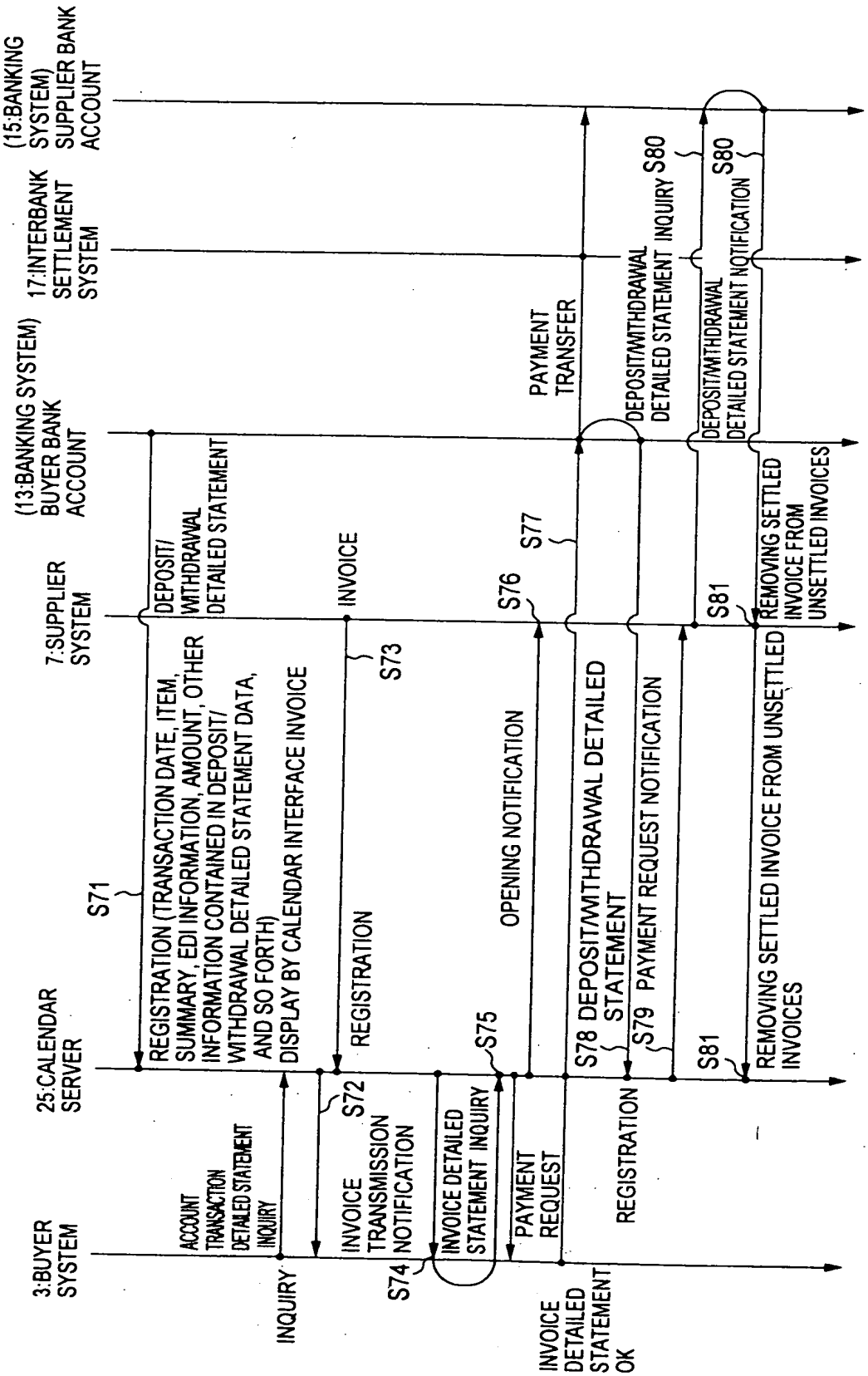

3:BUYER SYSTEM
25:CALENDAR SERVER
7:SUPPLIER SYSTEM
(13:BANKING SYSTEM) BUYER BANK ACCOUNT
17:INTERBANK SETTLEMENT SYSTEM
(15:BANKING SYSTEM) SUPPLIER BANK ACCOUNT
ACCOUNT TRANSACTION DETAILED STATEMENT INQUIRY
INQUIRY
S71
REGISTRATION (TRANSACTION DATE, ITEM, SUMMARY, EDI INFORMATION, AMOUNT, OTHER INFORMATION CONTAINED IN DEPOSIT/WITHDRAWAL DETAILED STATEMENT DATA, AND SO FORTH)
DISPLAY BY CALENDAR INTERFACE INVOICE
DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S72
INVOICE TRANSMISSION NOTIFICATION
INVOICE
S73
REGISTRATION
S74
INVOICE DETAILED STATEMENT INQUIRY
S75
OPENING NOTIFICATION
S76
PAYMENT REQUEST
INVOICE DETAILED STATEMENT OK
S77
PAYMENT TRANSFER
REGISTRATION
S78 DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S79 PAYMENT REQUEST NOTIFICATION
DEPOSIT/WITHDRAWAL DETAILED STATEMENT INQUIRY
S80
DEPOSIT/WITHDRAWAL DETAILED STATEMENT NOTIFICATION
S80
S81
REMOVING SETTLED INVOICE FROM UNSETTLED INVOICES
S81
REMOVING SETTLED INVOICE FROM UNSETTLED INVOICES

FIG. 13

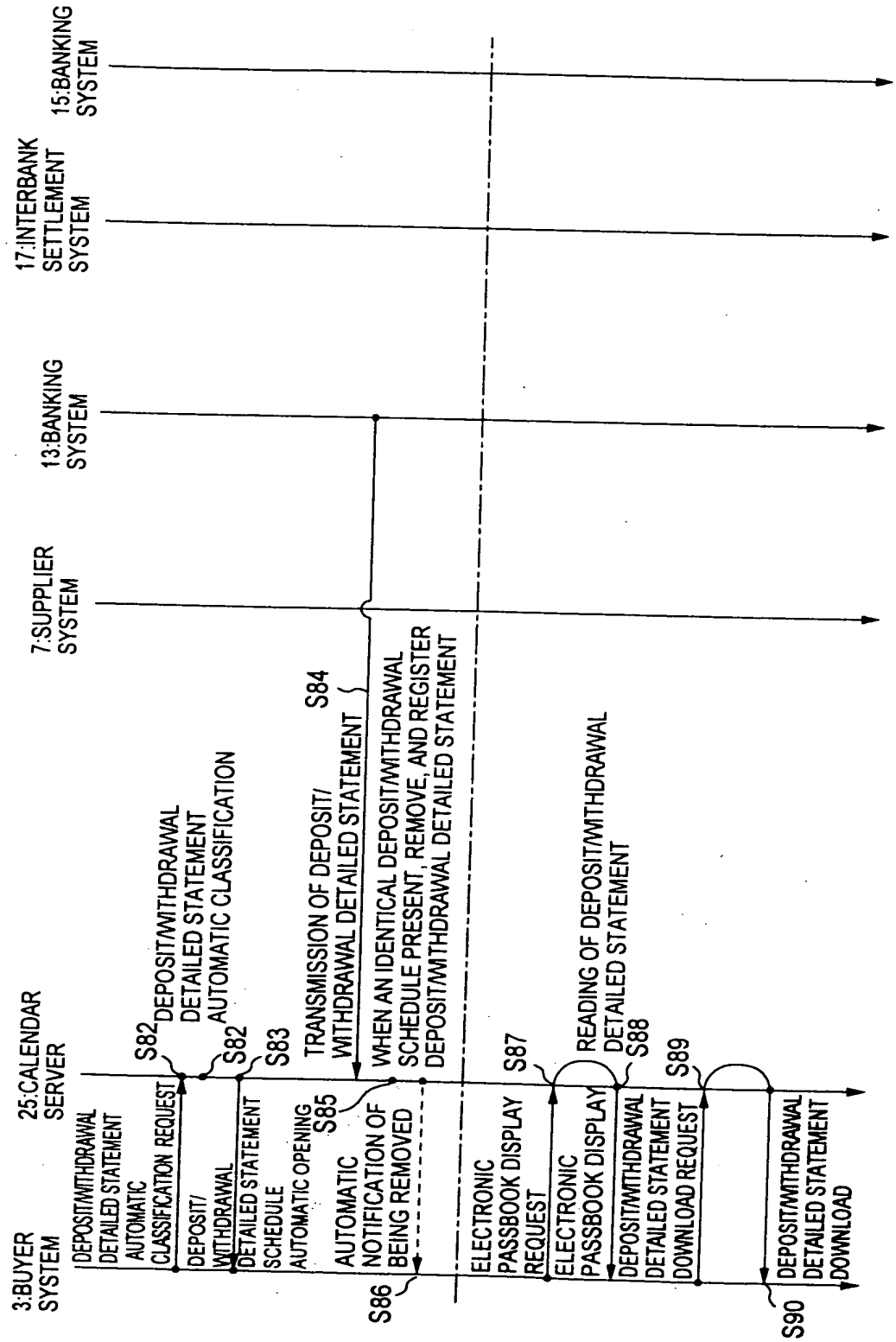

3:BUYER SYSTEM
25:CALENDAR SERVER
7:SUPPLIER SYSTEM
13:BANKING SYSTEM
17:INTERBANK SETTLEMENT SYSTEM
15:BANKING SYSTEM
DEPOSIT/WITHDRAWAL DETAILED STATEMENT AUTOMATIC CLASSIFICATION REQUEST
DEPOSIT/WITHDRAWAL DETAILED STATEMENT AUTOMATIC CLASSIFICATION
S82
DEPOSIT/ WITHDRAWAL DETAILED STATEMENT SCHEDULE AUTOMATIC OPENING
S82
S83
TRANSMISSION OF DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
S84
AUTOMATIC NOTIFICATION OF BEING REMOVED
S85
WHEN AN IDENTICAL DEPOSIT/WITHDRAWAL SCHEDULE PRESENT, REMOVE, AND REGISTER DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S86
ELECTRONIC PASSBOOK DISPLAY REQUEST
S87
ELECTRONIC PASSBOOK DISPLAY
READING OF DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S88
DEPOSIT/WITHDRAWAL DETAILED STATEMENT DOWNLOAD REQUEST
S89
DEPOSIT/WITHDRAWAL DETAILED STATEMENT DOWNLOAD
S90

FIG. 14

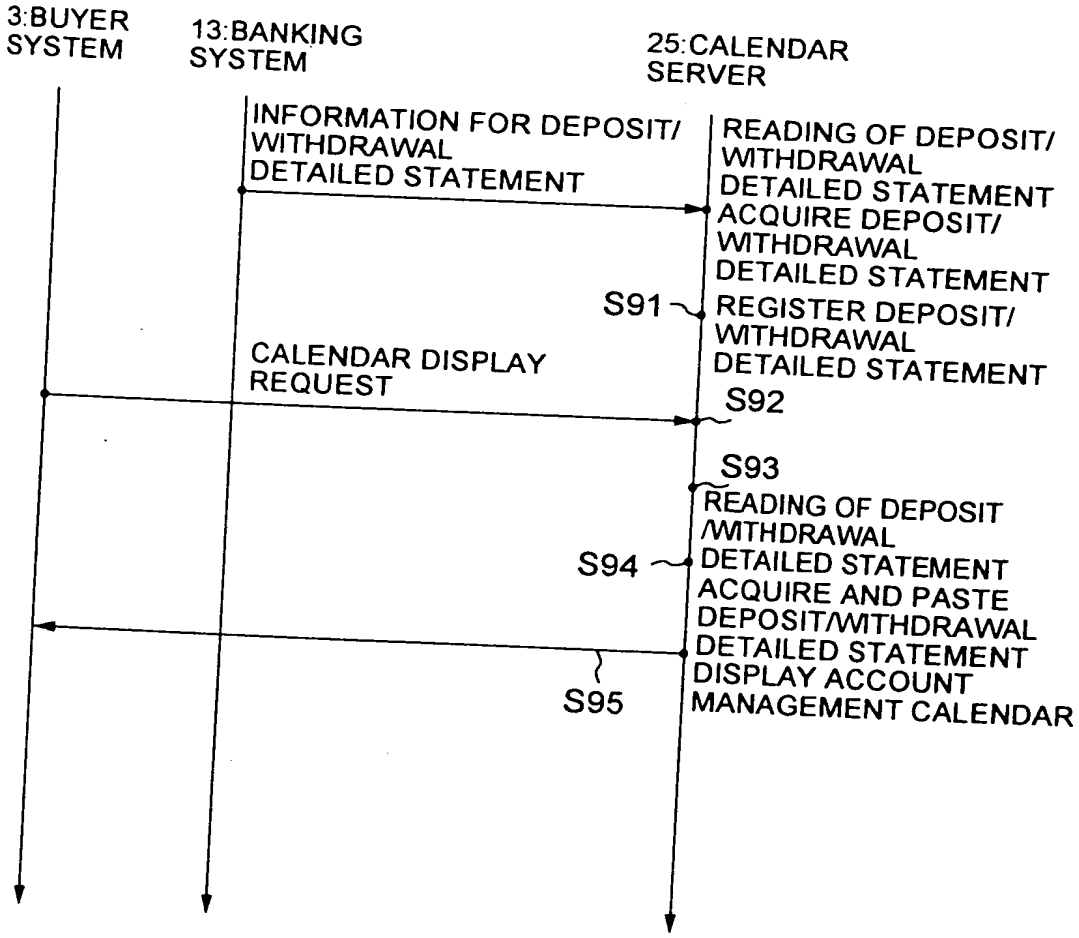

3:BUYER SYSTEM
13:BANKING SYSTEM
25:CALENDAR SERVER
INFORMATION FOR DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
READING OF DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
ACQUIRE DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
S91
REGISTER DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
CALENDAR DISPLAY REQUEST
S92
S93
READING OF DEPOSIT /WITHDRAWAL
S94
DETAILED STATEMENT
ACQUIRE AND PASTE DEPOSIT/WITHDRAWAL DETAILED STATEMENT
DISPLAY ACCOUNT MANAGEMENT CALENDAR
S95

FIG. 15

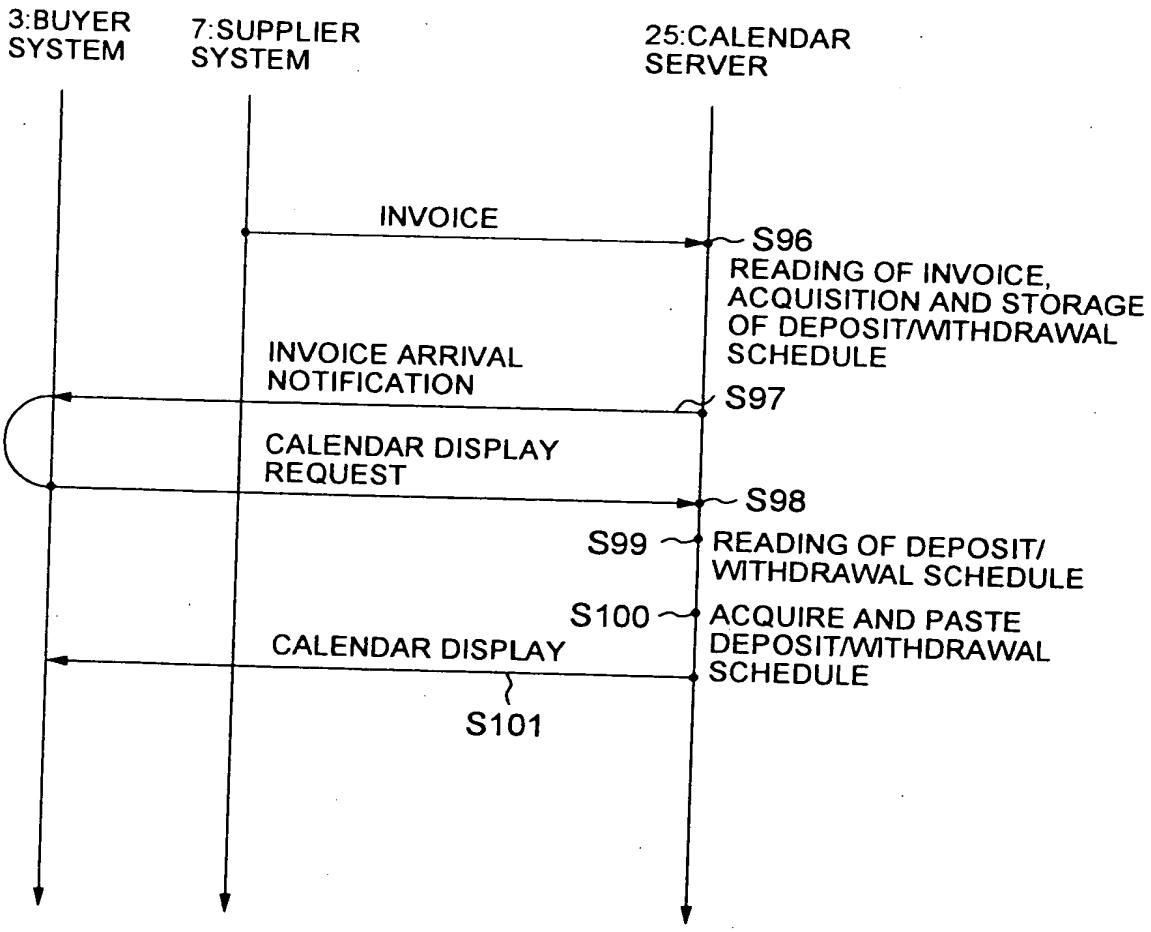

3:BUYER SYSTEM
7:SUPPLIER SYSTEM
25:CALENDAR SERVER
INVOICE
S96
READING OF INVOICE, ACQUISITION AND STORAGE OF DEPOSIT/WITHDRAWAL SCHEDULE
INVOICE ARRIVAL NOTIFICATION
S97
CALENDAR DISPLAY REQUEST
S98
S99
READING OF DEPOSIT/ WITHDRAWAL SCHEDULE
S100
ACQUIRE AND PASTE DEPOSIT/WITHDRAWAL SCHEDULE
CALENDAR DISPLAY
S101

FIG. 16

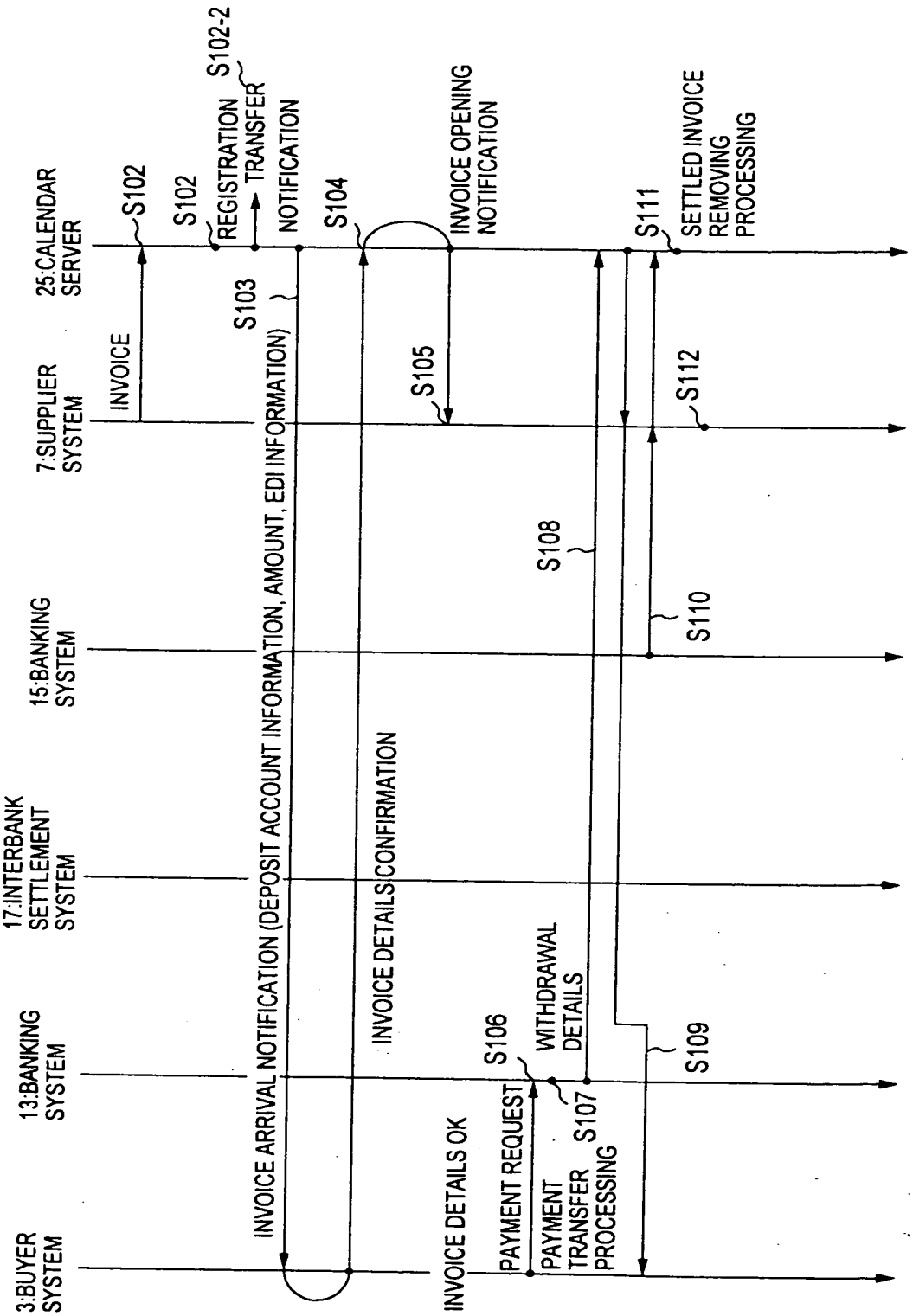

3:BUYER SYSTEM
13:BANKING SYSTEM
17:INTERBANK SETTLEMENT SYSTEM
15:BANKING SYSTEM
7:SUPPLIER SYSTEM
25:CALENDAR SERVER
INVOICE
S102
S102
REGISTRATION
S102-2
TRANSFER NOTIFICATION
S103
S104
INVOICE OPENING NOTIFICATION
S105
S111
SETTLED INVOICE REMOVING PROCESSING
S112
INVOICE ARRIVAL NOTIFICATION (DEPOSIT ACCOUNT INFORMATION, AMOUNT, EDI INFORMATION)
INVOICE DETAILS CONFIRMATION
S108
S110
S106
WITHDRAWAL DETAILS
S109
PAYMENT REQUEST
S107
PAYMENT TRANSFER PROCESSING
INVOICE DETAILS OK

FIG. 17

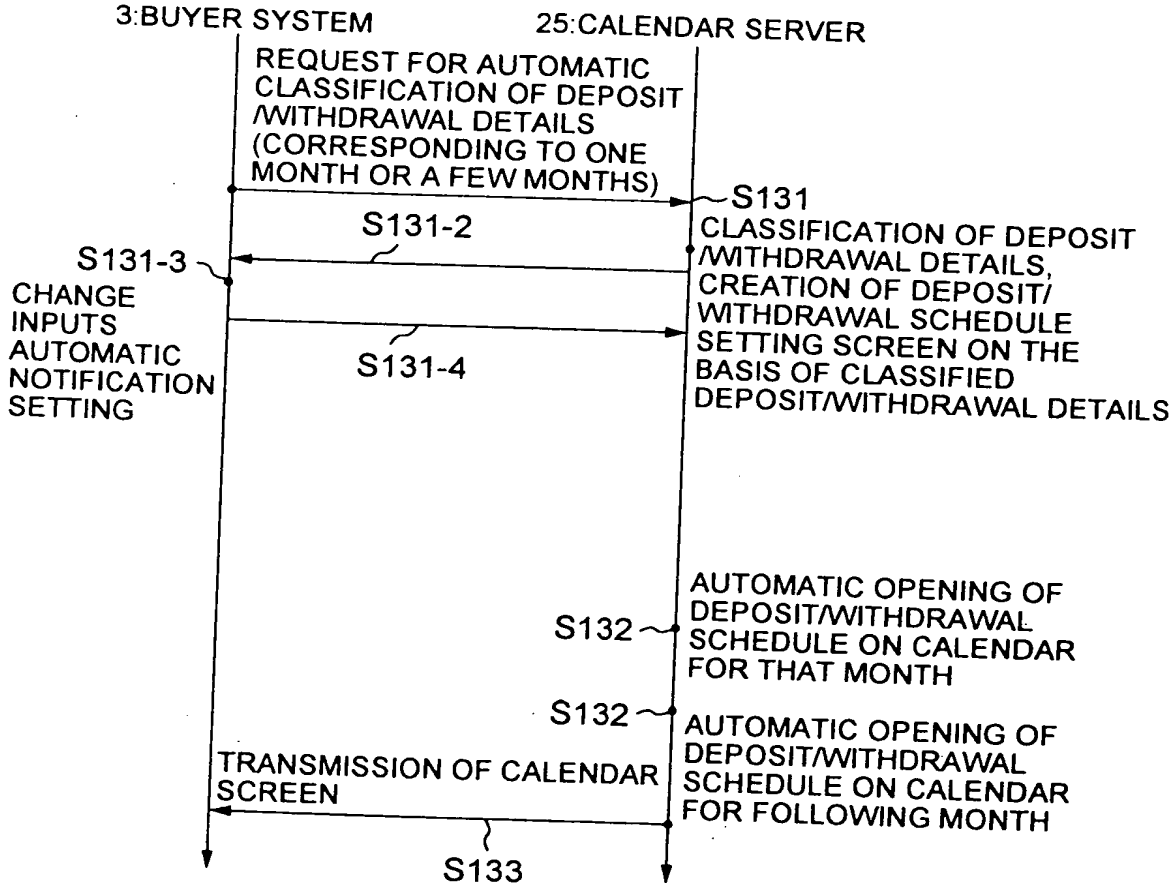

3:BUYER SYSTEM
25:CALENDAR SERVER
REQUEST FOR AUTOMATIC CLASSIFICATION OF DEPOSIT /WITHDRAWAL DETAILS (CORRESPONDING TO ONE MONTH OR A FEW MONTHS)
S131
CLASSIFICATION OF DEPOSIT /WITHDRAWAL DETAILS, CREATION OF DEPOSIT/ WITHDRAWAL SCHEDULE SETTING SCREEN ON THE BASIS OF CLASSIFIED DEPOSIT/WITHDRAWAL DETAILS
S131-2
S131-3
CHANGE INPUTS AUTOMATIC NOTIFICATION SETTING
S131-4
AUTOMATIC OPENING OF DEPOSIT/WITHDRAWAL SCHEDULE ON CALENDAR FOR THAT MONTH
S132
AUTOMATIC OPENING OF DEPOSIT/WITHDRAWAL SCHEDULE ON CALENDAR FOR FOLLOWING MONTH
S132
TRANSMISSION OF CALENDAR SCREEN
S133

FIG. 18

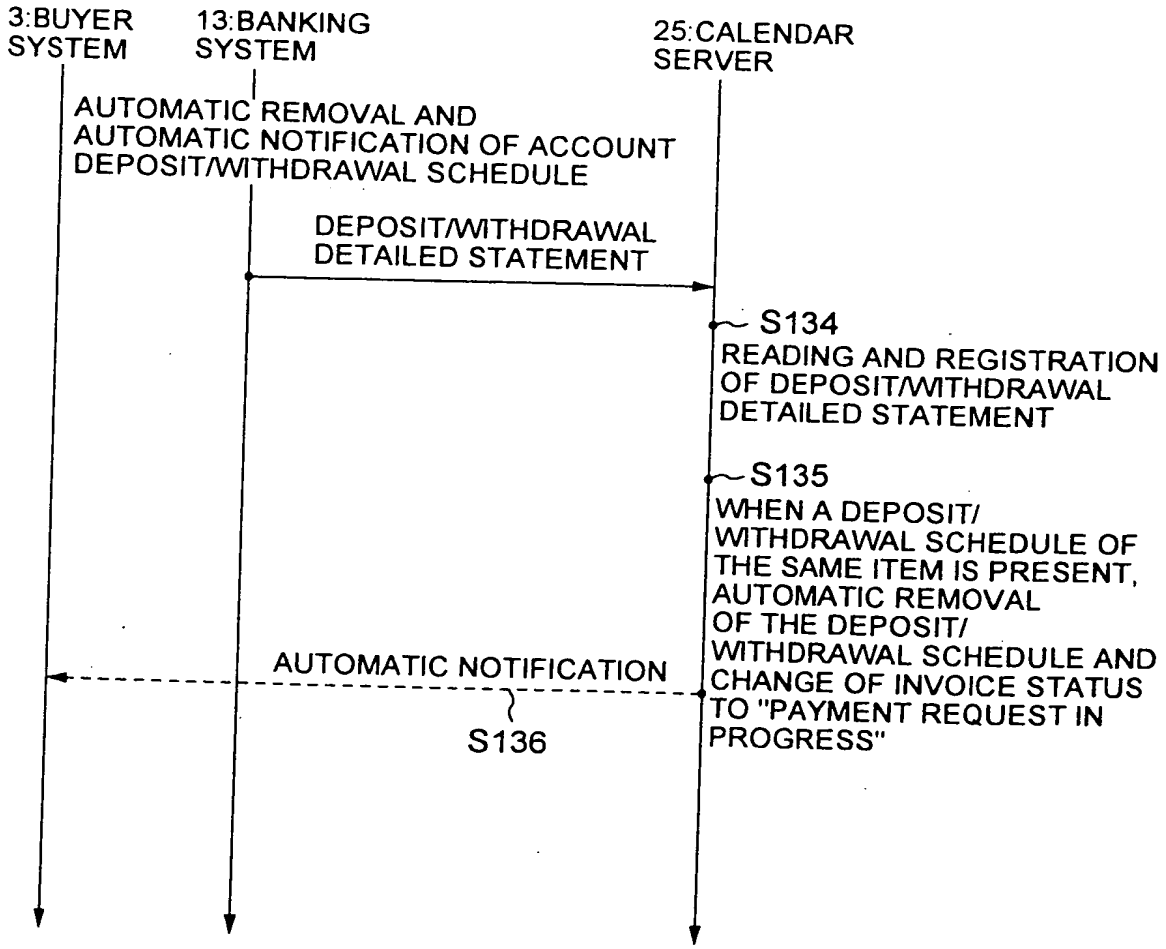

3:BUYER SYSTEM
13:BANKING SYSTEM
25:CALENDAR SERVER
AUTOMATIC REMOVAL AND AUTOMATIC NOTIFICATION OF ACCOUNT DEPOSIT/WITHDRAWAL SCHEDULE
DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S134
READING AND REGISTRATION OF DEPOSIT/WITHDRAWAL DETAILED STATEMENT
S135
WHEN A DEPOSIT/ WITHDRAWAL SCHEDULE OF THE SAME ITEM IS PRESENT, AUTOMATIC REMOVAL OF THE DEPOSIT/ WITHDRAWAL SCHEDULE AND CHANGE OF INVOICE STATUS TO "PAYMENT REQUEST IN PROGRESS"
AUTOMATIC NOTIFICATION
S136

FIG. 19

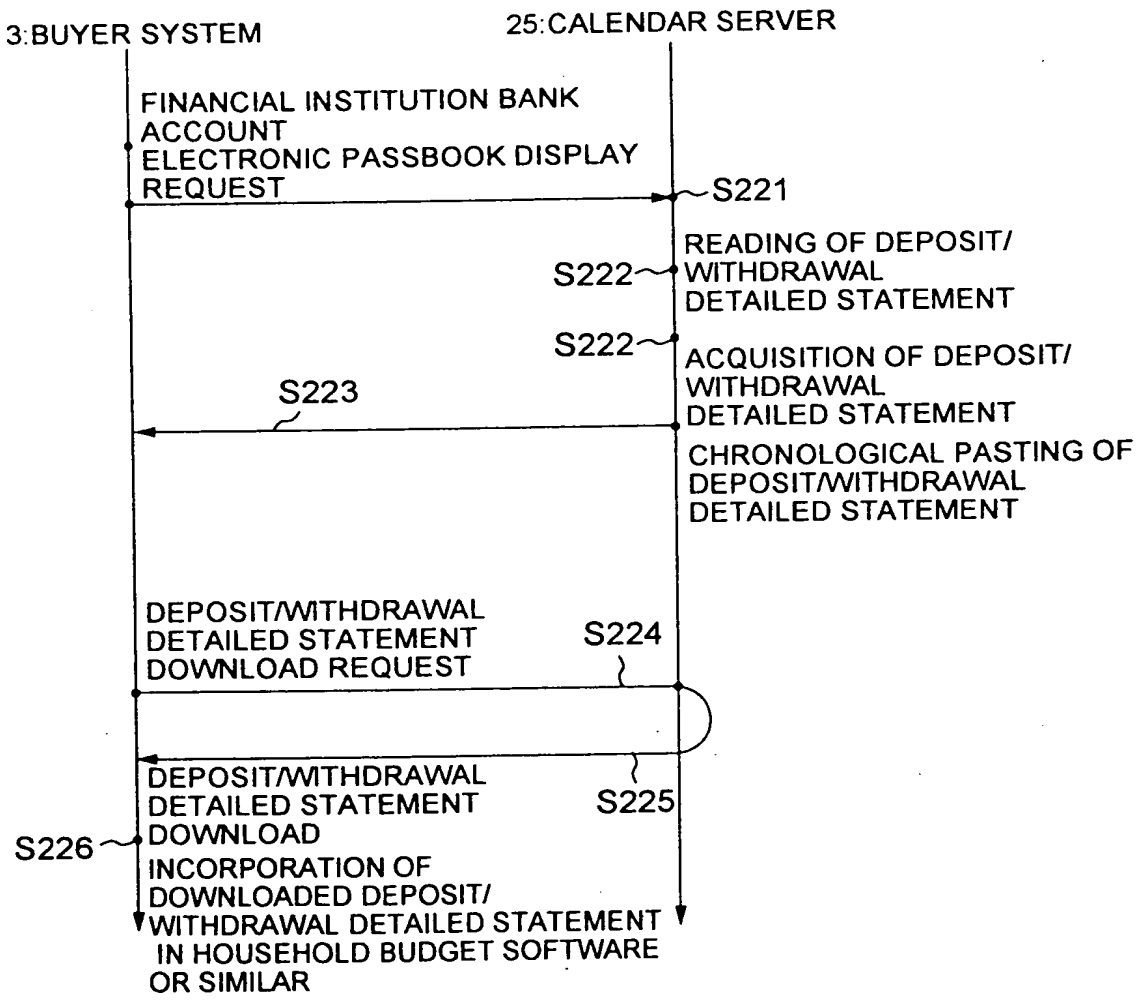

3:BUYER SYSTEM
25:CALENDAR SERVER
FINANCIAL INSTITUTION BANK ACCOUNT ELECTRONIC PASSBOOK DISPLAY REQUEST
S221
READING OF DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
S222
S222
ACQUISITION OF DEPOSIT/ WITHDRAWAL DETAILED STATEMENT
S223
CHRONOLOGICAL PASTING OF DEPOSIT/WITHDRAWAL DETAILED STATEMENT
DEPOSIT/WITHDRAWAL DETAILED STATEMENT DOWNLOAD REQUEST
S224
DEPOSIT/WITHDRAWAL DETAILED STATEMENT DOWNLOAD
S225
S226
INCORPORATION OF DOWNLOADED DEPOSIT/ WITHDRAWAL DETAILED STATEMENT IN HOUSEHOLD BUDGET SOFTWARE OR SIMILAR

FIG. 20

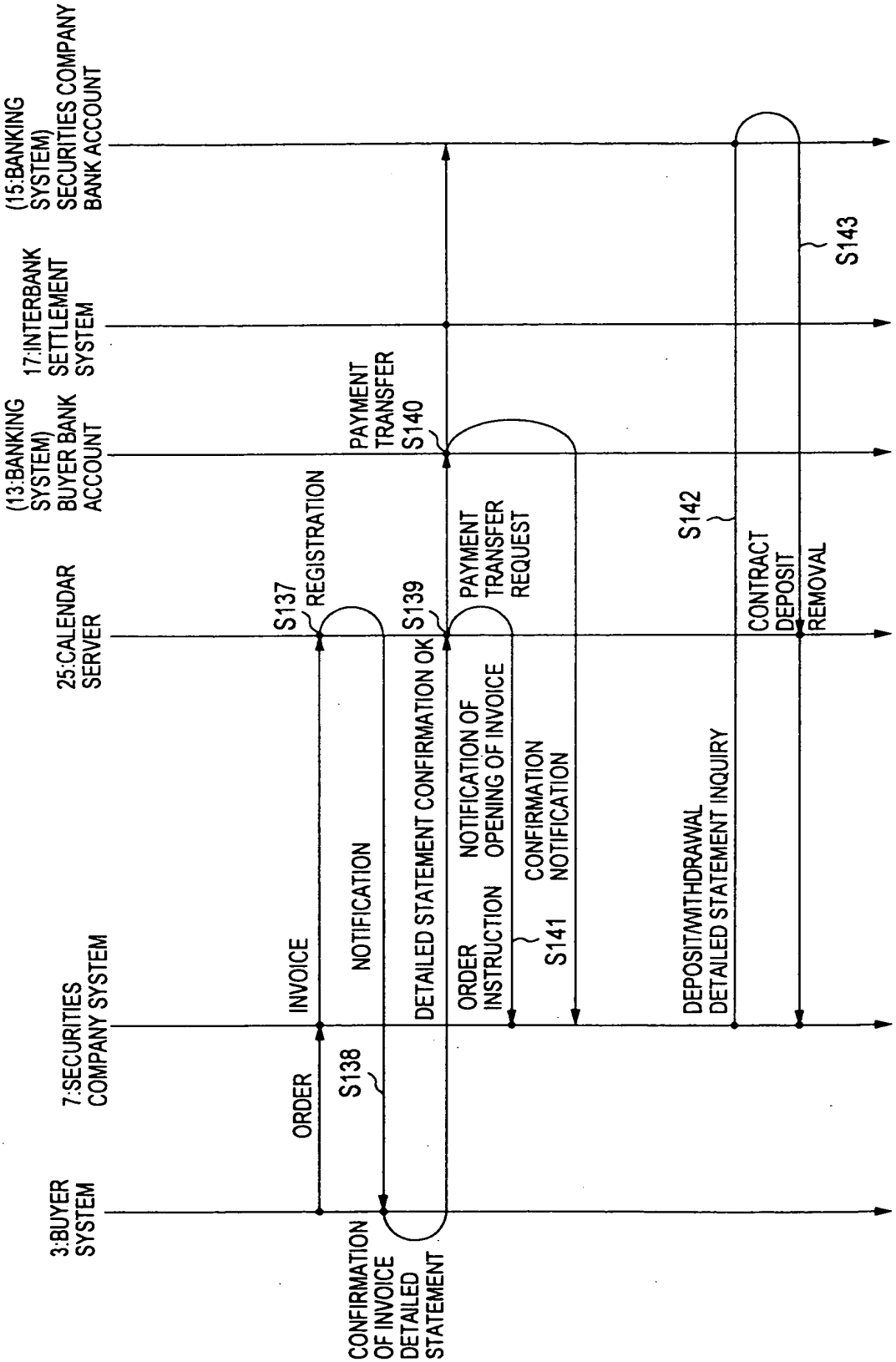

3:BUYER SYSTEM
7:SECURITIES COMPANY SYSTEM
25:CALENDAR SERVER
(13:BANKING SYSTEM) BUYER BANK ACCOUNT
17:INTERBANK SETTLEMENT SYSTEM
(15:BANKING SYSTEM) SECURITIES COMPANY BANK ACCOUNT
ORDER
S138
INVOICE
NOTIFICATION
S137 REGISTRATION
S139
DETAILED STATEMENT CONFIRMATION OK
PAYMENT TRANSFER S140
PAYMENT TRANSFER REQUEST
ORDER INSTRUCTION
NOTIFICATION OF OPENING OF INVOICE
S141
CONFIRMATION NOTIFICATION
S142
DEPOSIT/WITHDRAWAL DETAILED STATEMENT INQUIRY
CONTRACT DEPOSIT REMOVAL
S143
CONFIRMATION OF INVOICE DETAILED STATEMENT

FIG. 21

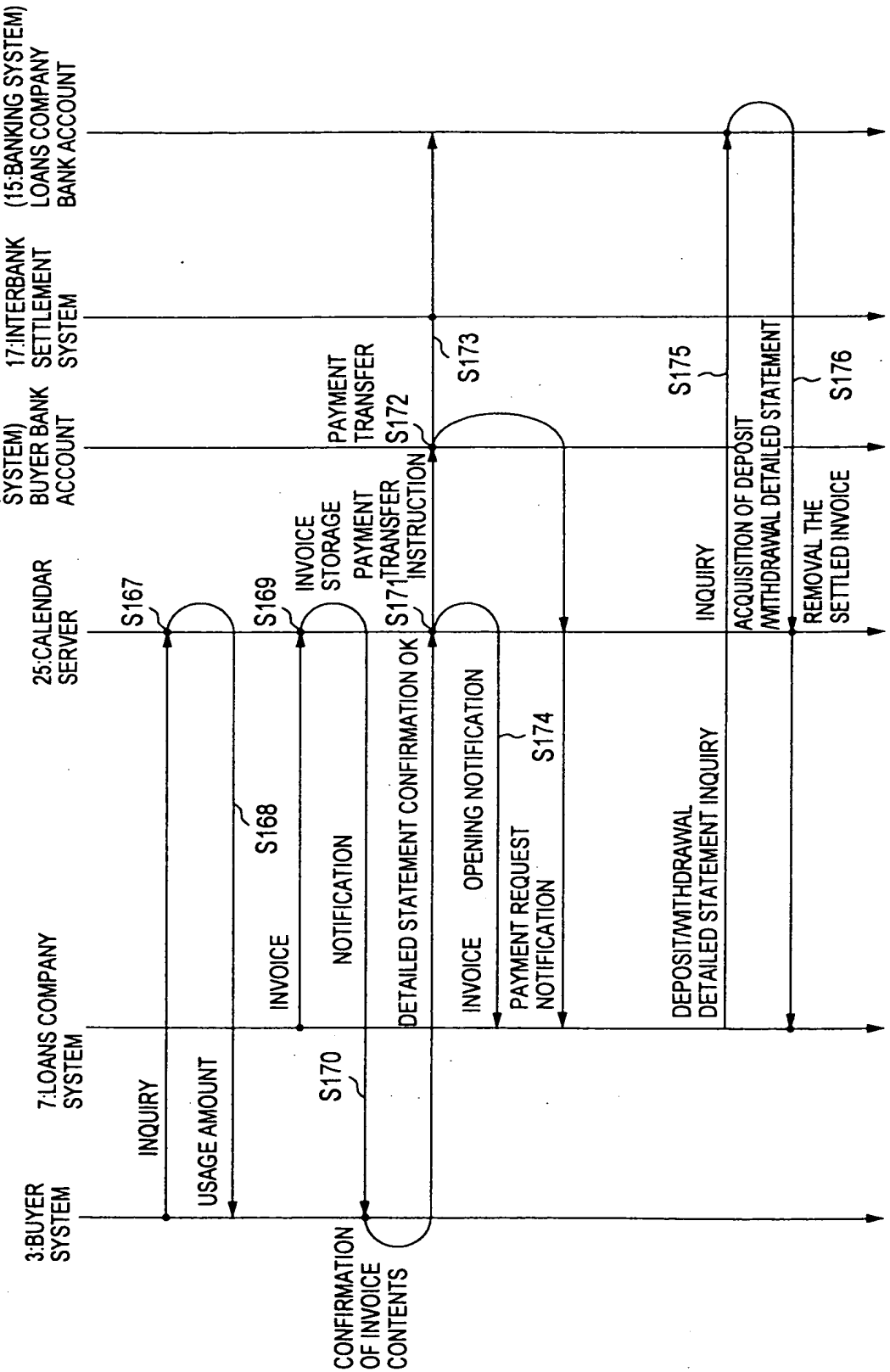

3:BUYER SYSTEM
7:LOANS COMPANY SYSTEM
25:CALENDAR SERVER
(13:BANKING SYSTEM) BUYER BANK ACCOUNT
17:INTERBANK SETTLEMENT SYSTEM
(15:BANKING SYSTEM) LOANS COMPANY BANK ACCOUNT
INQUIRY
USAGE AMOUNT
S167
S168
INVOICE
S169
INVOICE STORAGE NOTIFICATION
S170
CONFIRMATION OF INVOICE CONTENTS
PAYMENT TRANSFER INSTRUCTION
S171
DETAILED STATEMENT CONFIRMATION OK
PAYMENT TRANSFER
S172
S173
INVOICE
OPENING NOTIFICATION
PAYMENT REQUEST NOTIFICATION
S174
INQUIRY
DEPOSIT/WITHDRAWAL DETAILED STATEMENT INQUIRY
S175
ACQUISITION OF DEPOSIT /WITHDRAWAL DETAILED STATEMENT
REMOVAL THE SETTLED INVOICE
S176

FIG. 22

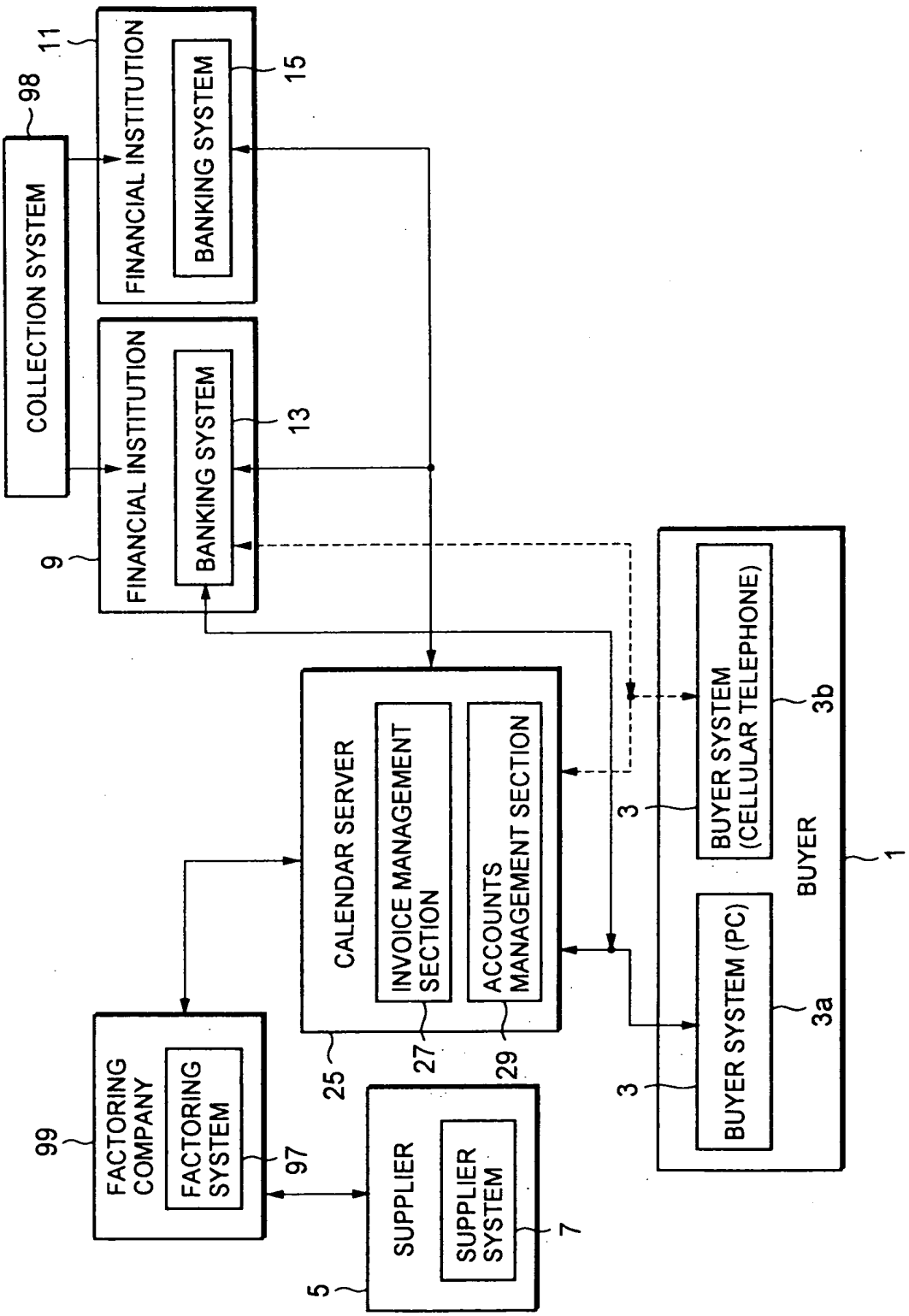

COLLECTION SYSTEM
98
FINANCIAL INSTITUTION
11
BANKING SYSTEM
15
FINANCIAL INSTITUTION
9
BANKING SYSTEM
13
CALENDAR SERVER
INVOICE MANAGEMENT SECTION
ACCOUNTS MANAGEMENT SECTION
25
27
29
FACTORING COMPANY
FACTORING SYSTEM
99
97
SUPPLIER
SUPPLIER SYSTEM
5
7
BUYER
1
BUYER SYSTEM (CELLULAR TELEPHONE)
3b
3
BUYER SYSTEM (PC)
3a
3

FIG. 23

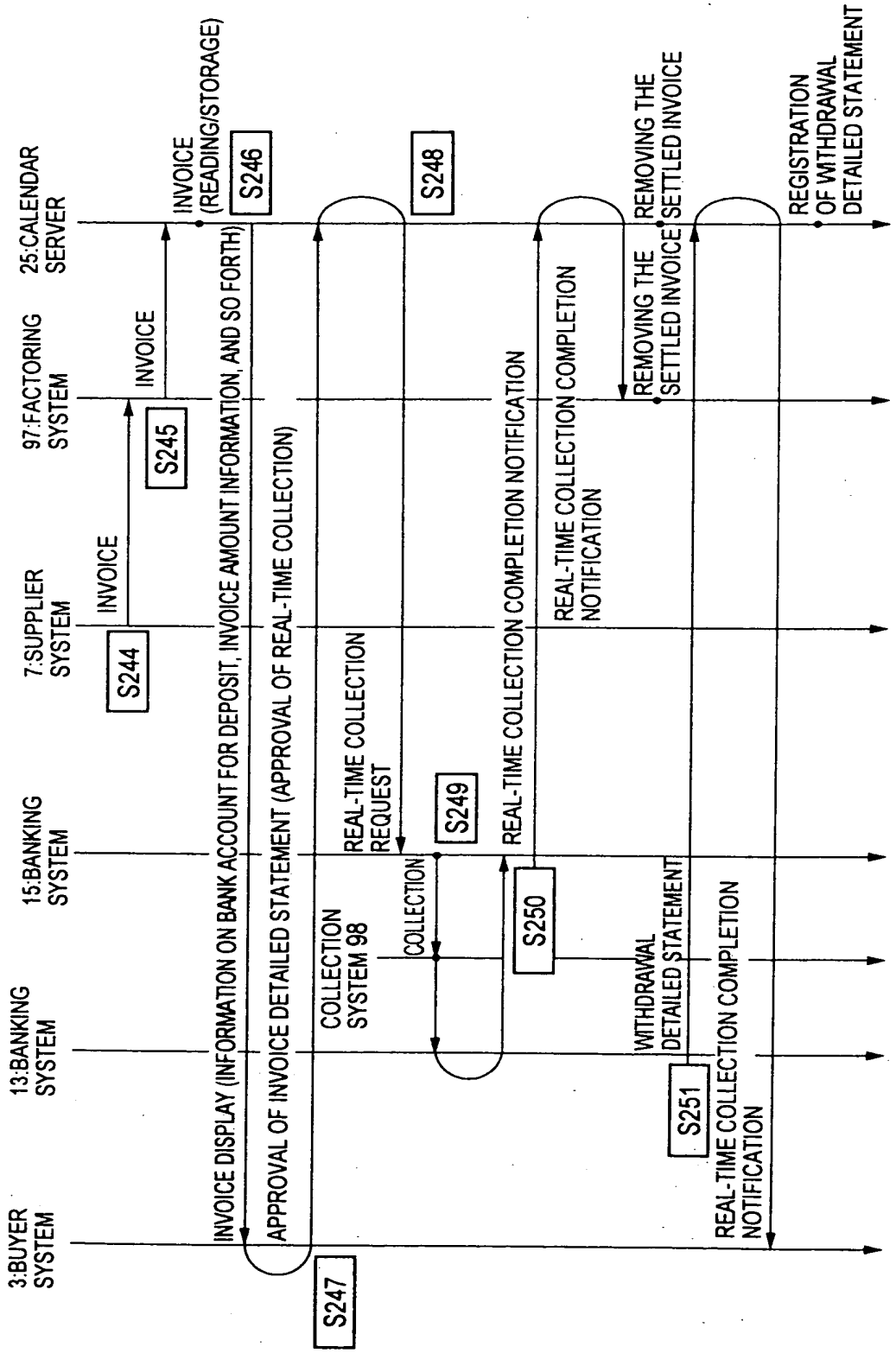

3:BUYER SYSTEM
13:BANKING SYSTEM
15:BANKING SYSTEM
7:SUPPLIER SYSTEM
97:FACTORING SYSTEM
25:CALENDAR SERVER
COLLECTION SYSTEM 98
S244
INVOICE
S245
INVOICE
INVOICE (READING/STORAGE)
S246
INVOICE DISPLAY (INFORMATION ON BANK ACCOUNT FOR DEPOSIT, INVOICE AMOUNT INFORMATION, AND SO FORTH)
APPROVAL OF INVOICE DETAILED STATEMENT (APPROVAL OF REAL-TIME COLLECTION)
S247
REAL-TIME COLLECTION REQUEST
S248
COLLECTION
S249
REAL-TIME COLLECTION COMPLETION NOTIFICATION
S250
REAL-TIME COLLECTION COMPLETION NOTIFICATION
REMOVING THE SETTLED INVOICE
REMOVING THE SETTLED INVOICE
WITHDRAWAL DETAILED STATEMENT
S251
REAL-TIME COLLECTION COMPLETION NOTIFICATION
REGISTRATION OF WITHDRAWAL DETAILED STATEMENT

FIG. 24

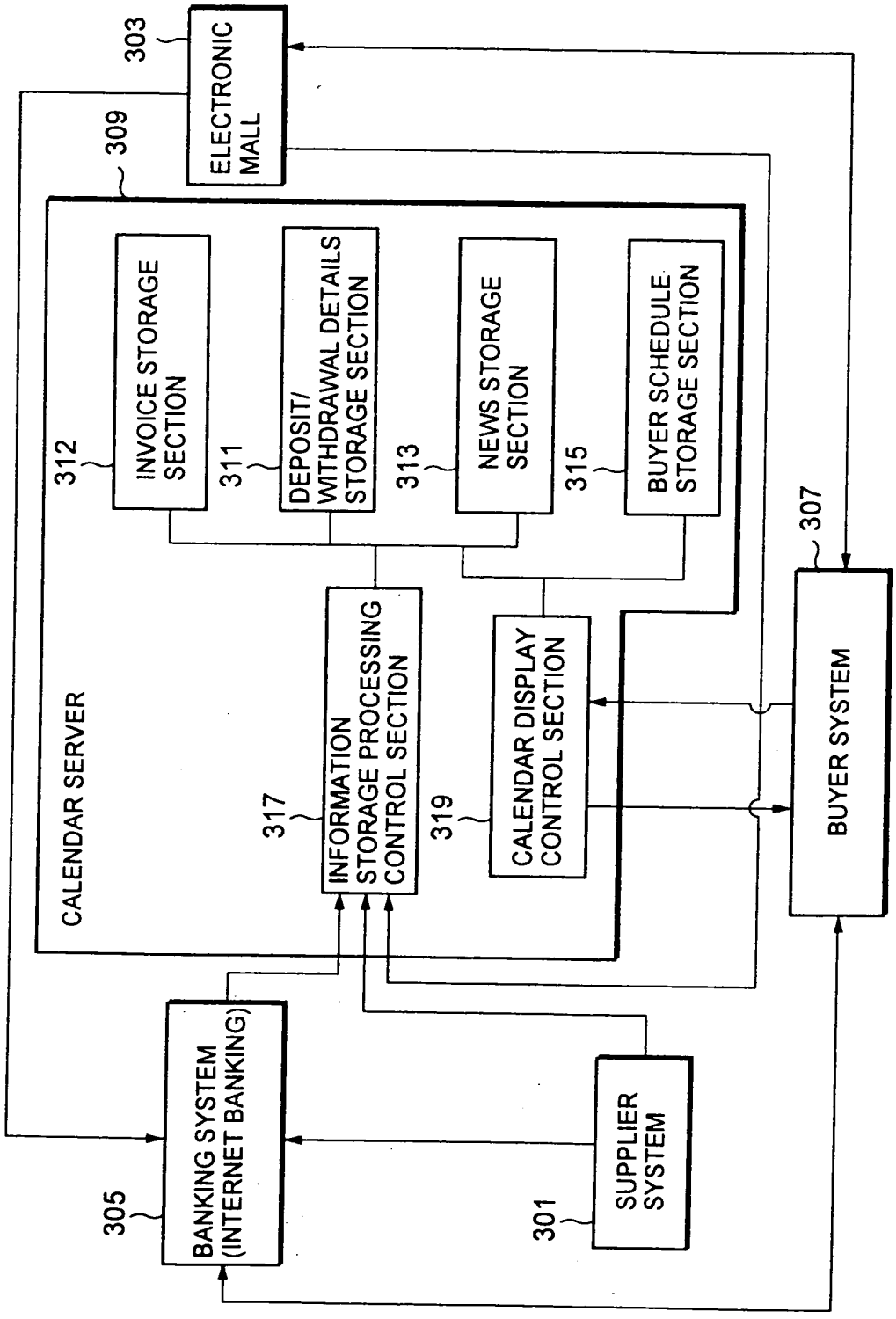

303
ELECTRONIC MALL
309
CALENDAR SERVER
312
INVOICE STORAGE SECTION
311
DEPOSIT/ WITHDRAWAL DETAILS STORAGE SECTION
313
NEWS STORAGE SECTION
315
BUYER SCHEDULE STORAGE SECTION
317
INFORMATION STORAGE PROCESSING CONTROL SECTION
319
CALENDAR DISPLAY CONTROL SECTION
307
BUYER SYSTEM
305
BANKING SYSTEM (INTERNET BANKING)
301
SUPPLIER SYSTEM

FIG. 25

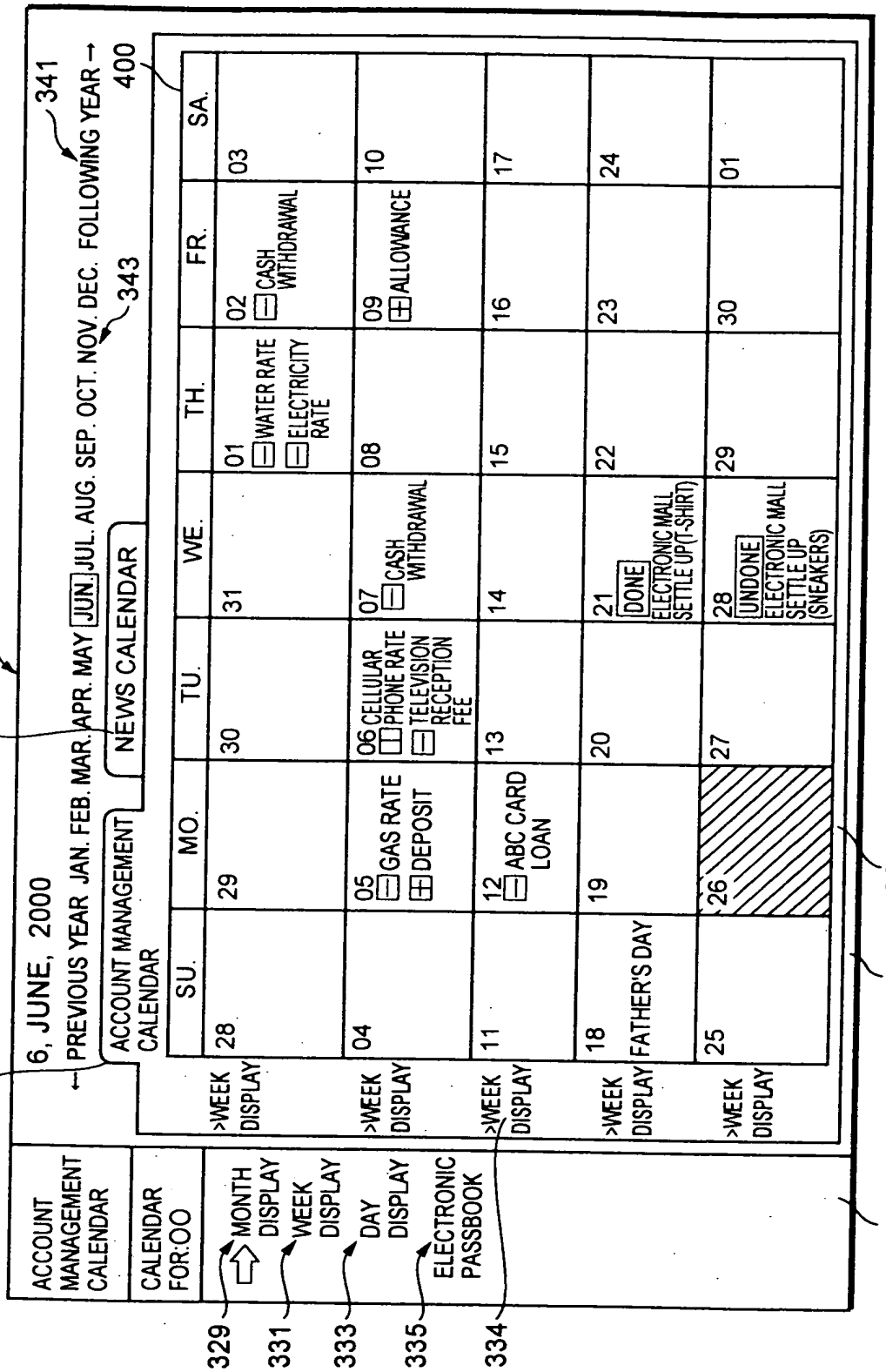

321
337
339
341
343
400
6, JUNE, 2000
PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
SU. MO. TU. WE. TH. FR. SA.
>WEEK DISPLAY
28 29 30 31 01 WATER RATE ELECTRICITY RATE 02 CASH WITHDRAWAL 03
04 05 GAS RATE DEPOSIT 06 CELLULAR PHONE RATE TELEVISION RECEPTION FEE 07 CASH WITHDRAWAL 08 09 ALLOWANCE 10
11 12 ABC CARD LOAN 13 14 15 16 17
18 FATHER'S DAY 19 20 21 DONE ELECTRONIC MALL SETTLE UP(T-SHIRT) 22 23 24
25 26 27 28 UNDONE ELECTRONIC MALL SETTLE UP (SNEAKERS) 29 30 01
326
325
323
329 MONTH DISPLAY
331 WEEK DISPLAY
333 DAY DISPLAY
335 ELECTRONIC PASSBOOK
334

FIG. 26

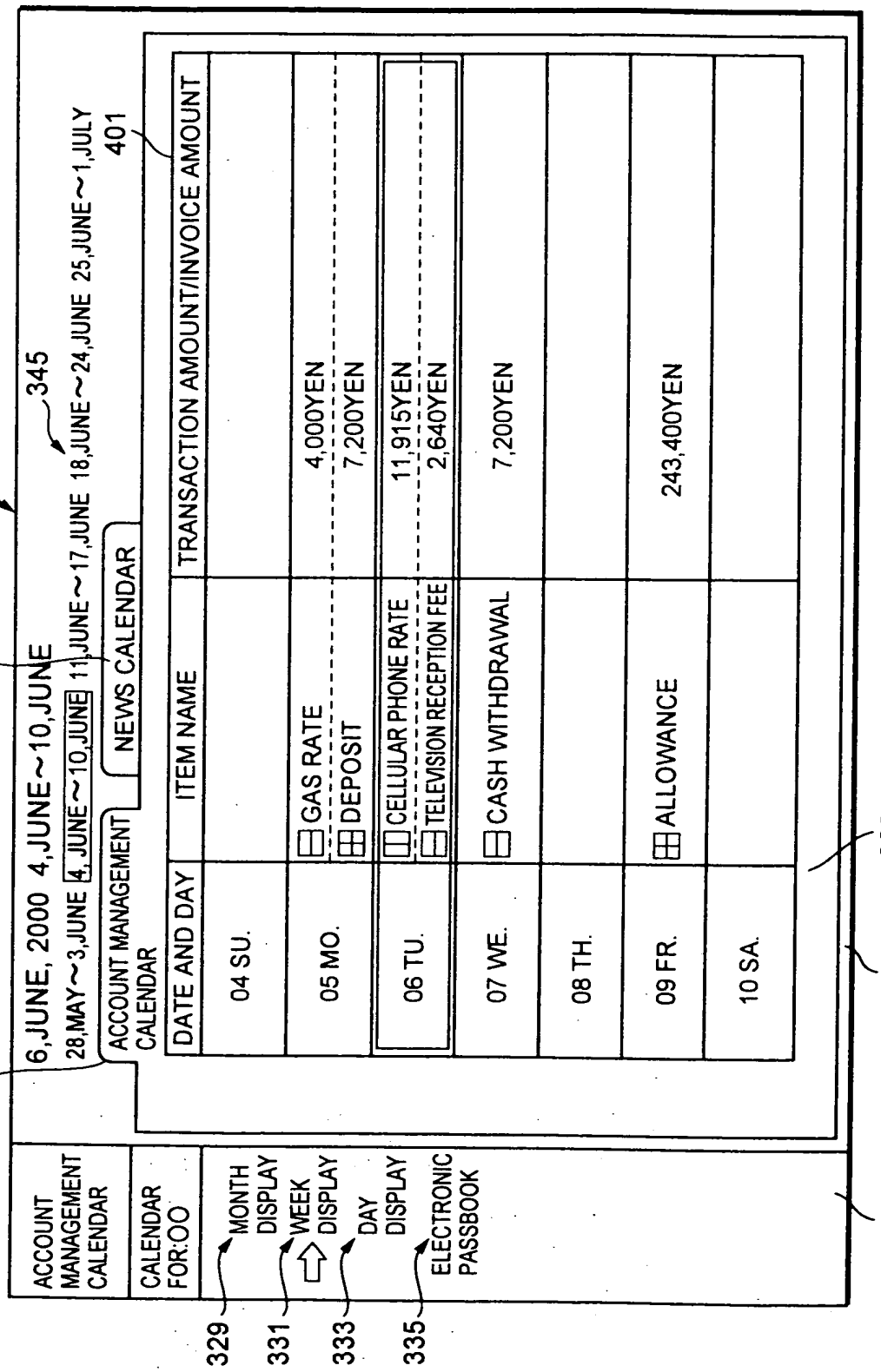

321
339
345
401
337
326
325
323
329
331
333
335
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
6,JUNE, 2000 4,JUNE~10,JUNE
28,MAY~3,JUNE 4,JUNE~10,JUNE 11,JUNE~17,JUNE 18,JUNE~24,JUNE 25,JUNE~1,JULY
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
DATE AND DAY
ITEM NAME
TRANSACTION AMOUNT/INVOICE AMOUNT
04 SU.
05 MO.
GAS RATE
4,000YEN
DEPOSIT
7,200YEN
06 TU.
CELLULAR PHONE RATE
11,915YEN
TELEVISION RECEPTION FEE
2,640YEN
07 WE.
CASH WITHDRAWAL
7,200YEN
08 TH.
09 FR.
ALLOWANCE
243,400YEN
10 SA.

FIG. 27

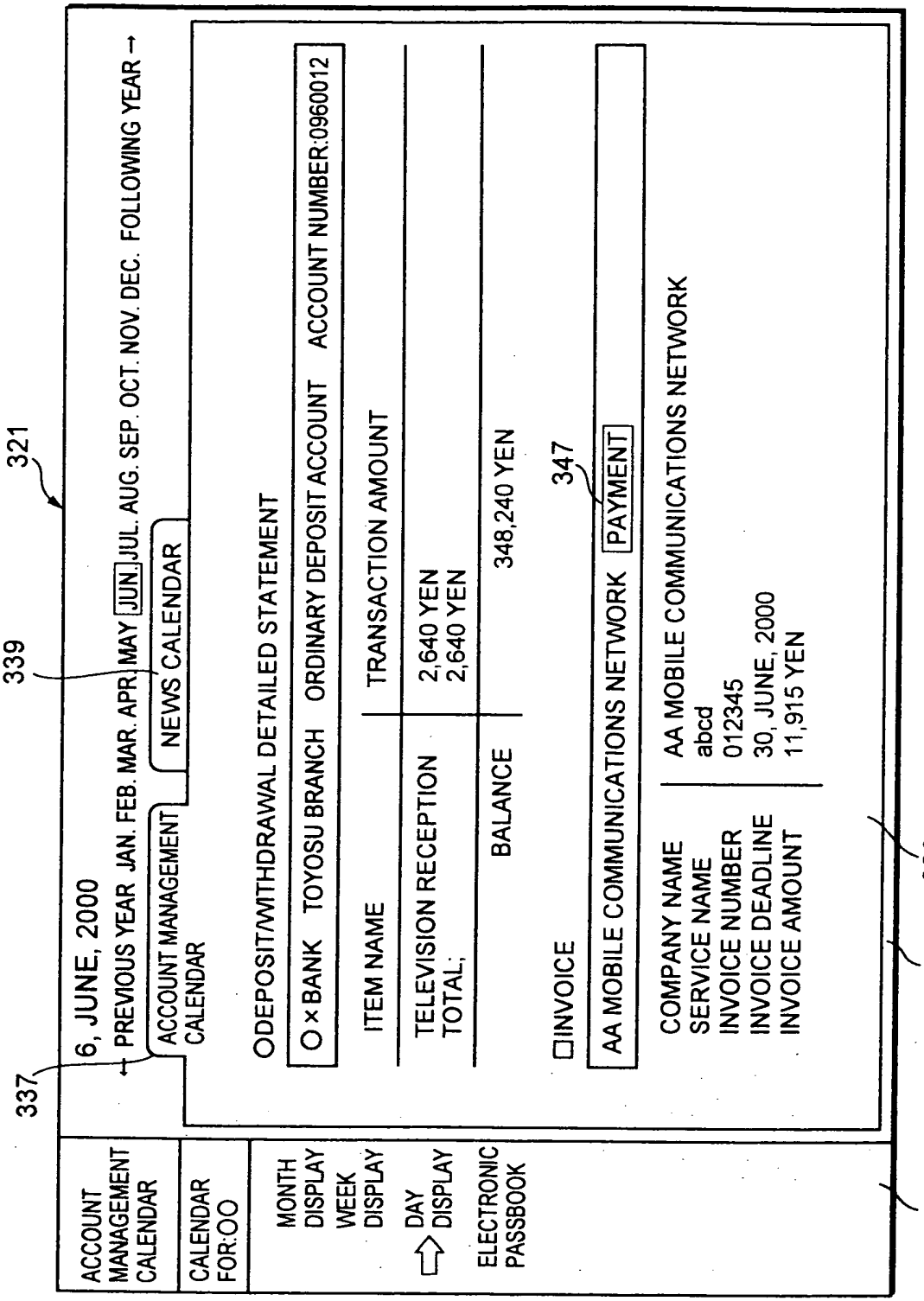

321
339
337
323
325
326
347
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
6, JUNE, 2000
PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
ODEPOSIT/MTHDRAWAL DETAILED STATEMENT
O × BANK TOYOSU BRANCH ORDINARY DEPOSIT ACCOUNT ACCOUNT NUMBER:0960012
ITEM NAME
TRANSACTION AMOUNT
TELEVISION RECEPTION
2,640 YEN
TOTAL;
2,640 YEN
BALANCE
348,240 YEN
☐INVOICE
AA MOBILE COMMUNICATIONS NETWORK PAYMENT
COMPANY NAME
AA MOBILE COMMUNICATIONS NETWORK
SERVICE NAME
abcd
INVOICE NUMBER
012345
INVOICE DEADLINE
30, JUNE, 2000
INVOICE AMOUNT
11,915 YEN

FIG. 28

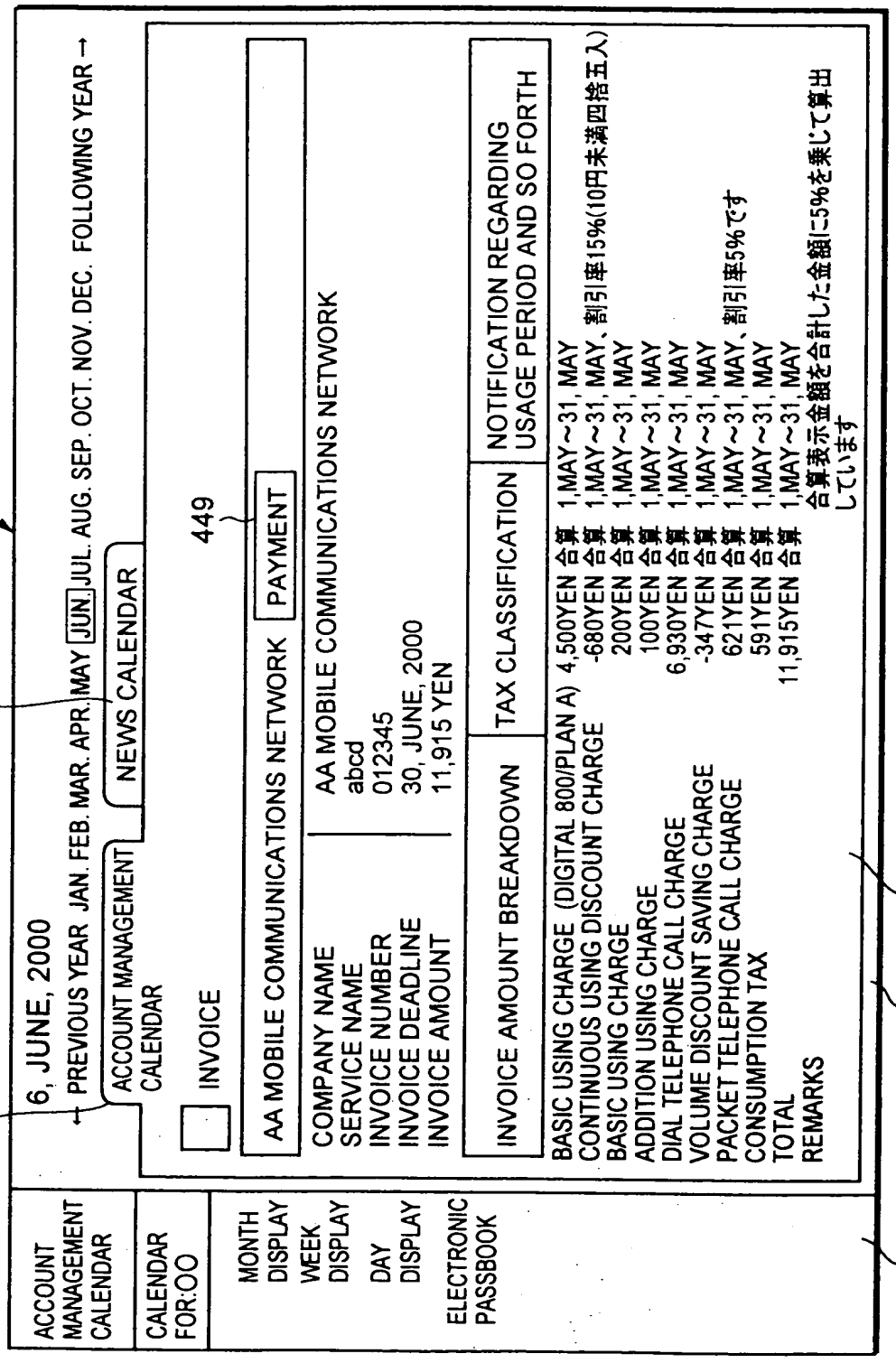

321
339
337
449
323
325
326
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
6, JUNE, 2000
PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
INVOICE
AA MOBILE COMMUNICATIONS NETWORK
PAYMENT
COMPANY NAME
SERVICE NAME
INVOICE NUMBER
INVOICE DEADLINE
INVOICE AMOUNT
AA MOBILE COMMUNICATIONS NETWORK
abcd
012345
30, JUNE, 2000
11,915 YEN
INVOICE AMOUNT BREAKDOWN
TAX CLASSIFICATION
NOTIFICATION REGARDING USAGE PERIOD AND SO FORTH
BASIC USING CHARGE (DIGITAL 800/PLAN A) 4,500YEN 合算 1,MAY~31, MAY
CONTINUOUS USING DISCOUNT CHARGE -680YEN 合算 1,MAY~31, MAY、割引率15%(10円未満四捨五入)
BASIC USING CHARGE 200YEN 合算 1,MAY~31, MAY
ADDITION USING CHARGE 100YEN 合算 1,MAY~31, MAY
DIAL TELEPHONE CALL CHARGE 6,930YEN 合算 1,MAY~31, MAY
VOLUME DISCOUNT SAVING CHARGE -347YEN 合算 1,MAY~31, MAY
PACKET TELEPHONE CALL CHARGE 621YEN 合算 1,MAY~31, MAY、割引率5%です
CONSUMPTION TAX 591YEN 合算 1,MAY~31, MAY
TOTAL 11,915YEN 合算 1,MAY~31, MAY
REMARKS 合算表示金額を合計した金額に5%を乗じて算出しています

FIG. 29

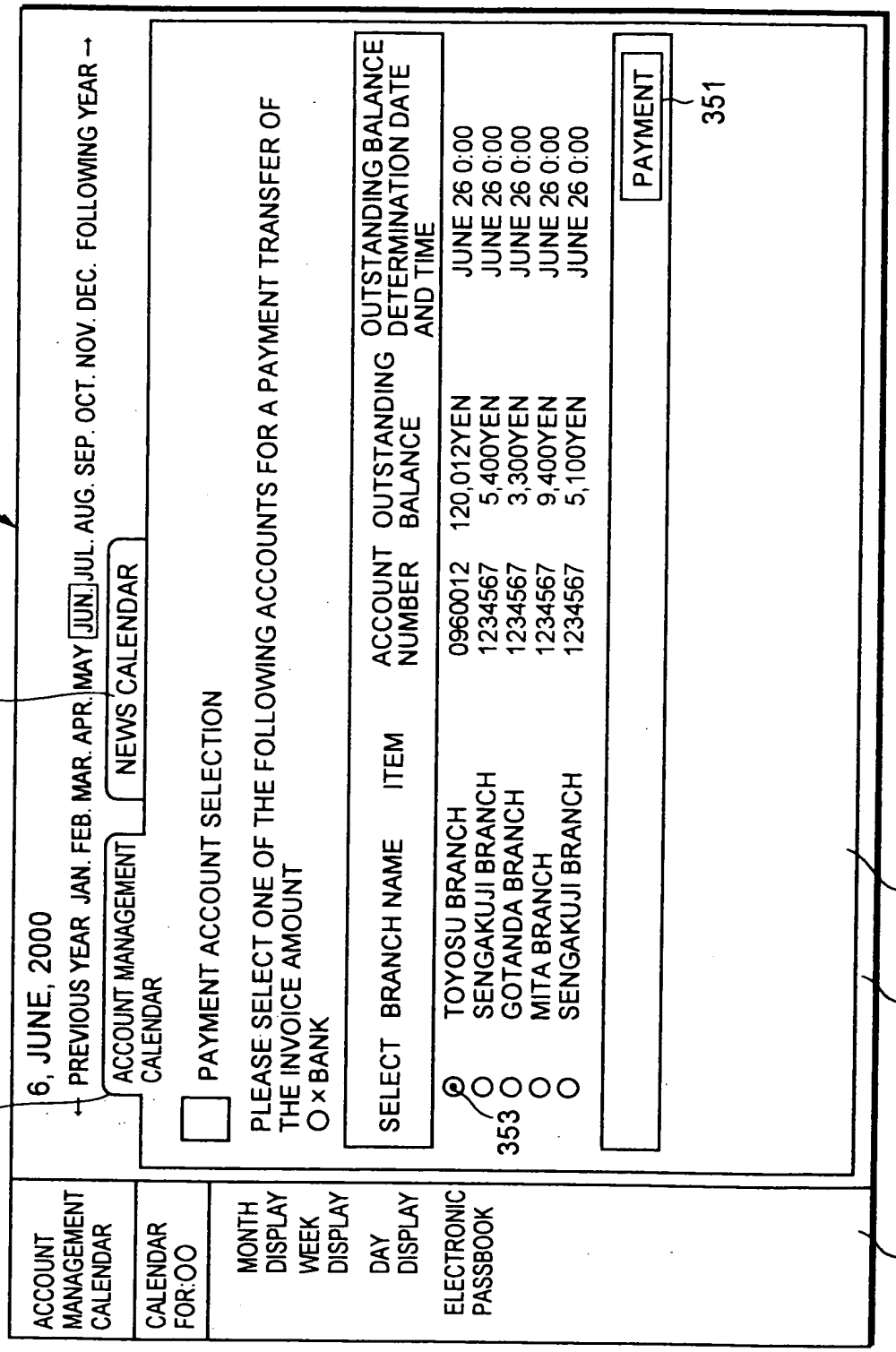

321
339
337
6, JUNE, 2000
PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
PAYMENT ACCOUNT SELECTION
PLEASE SELECT ONE OF THE FOLLOWING ACCOUNTS FOR A PAYMENT TRANSFER OF THE INVOICE AMOUNT
O × BANK
SELECT
BRANCH NAME
ITEM
ACCOUNT NUMBER
OUTSTANDING BALANCE
OUTSTANDING BALANCE DETERMINATION DATE AND TIME
TOYOSU BRANCH 0960012 120,012YEN JUNE 26 0:00
SENGAKUJI BRANCH 1234567 5,400YEN JUNE 26 0:00
GOTANDA BRANCH 1234567 3,300YEN JUNE 26 0:00
MITA BRANCH 1234567 9,400YEN JUNE 26 0:00
SENGAKUJI BRANCH 1234567 5,100YEN JUNE 26 0:00
PAYMENT
353
351
323
325
326

FIG. 30

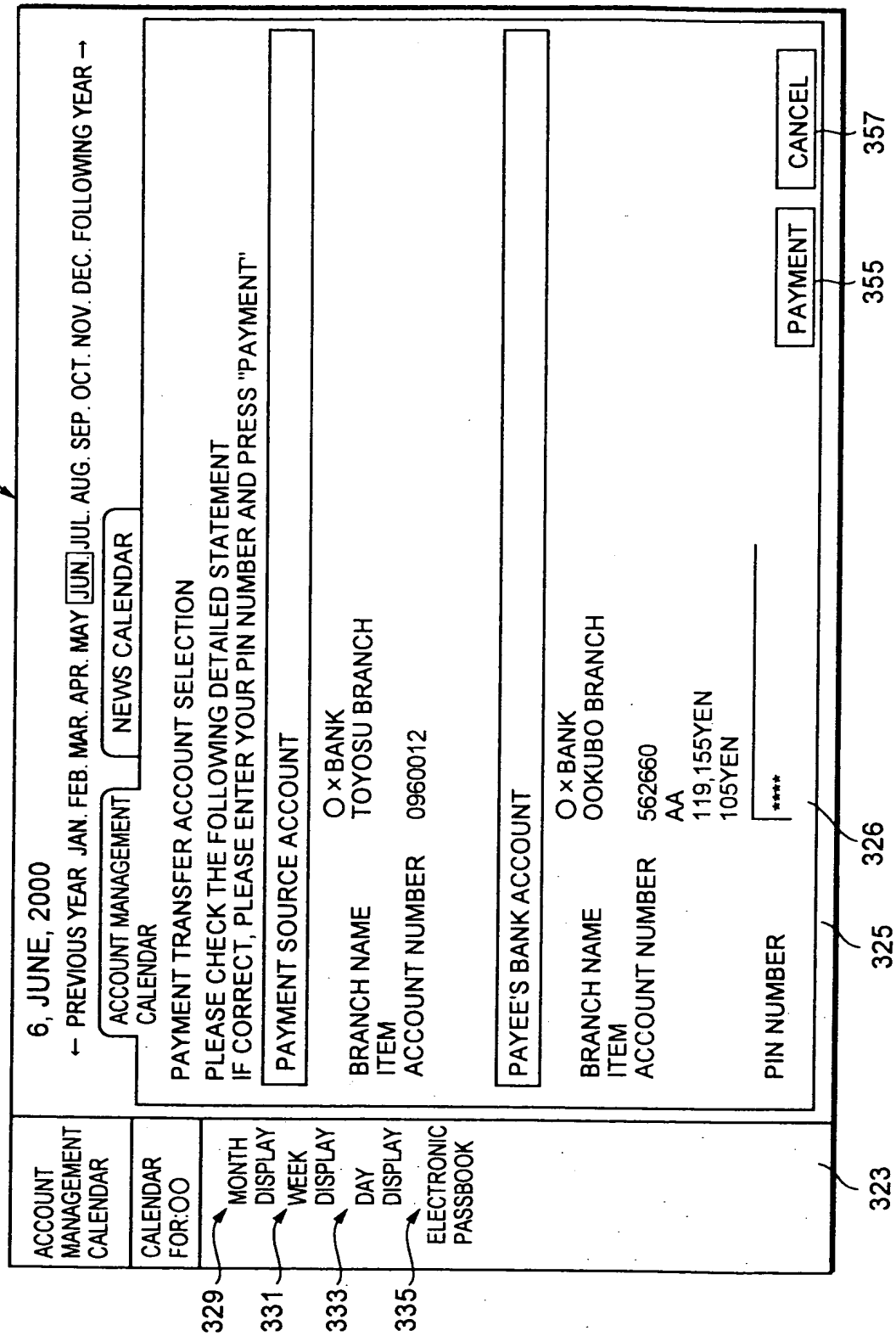

321
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
6, JUNE, 2000
← PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
PAYMENT TRANSFER ACCOUNT SELECTION
PLEASE CHECK THE FOLLOWING DETAILED STATEMENT
IF CORRECT, PLEASE ENTER YOUR PIN NUMBER AND PRESS "PAYMENT"
PAYMENT SOURCE ACCOUNT
BRANCH NAME O×BANK TOYOSU BRANCH
ITEM
ACCOUNT NUMBER 0960012
PAYEE'S BANK ACCOUNT
BRANCH NAME O×BANK OOKUBO BRANCH
ITEM
ACCOUNT NUMBER 562660 AA 119,155YEN 105YEN
PIN NUMBER ****
PAYMENT
CANCEL
323
325
326
329
331
333
335
355
357

FIG. 31

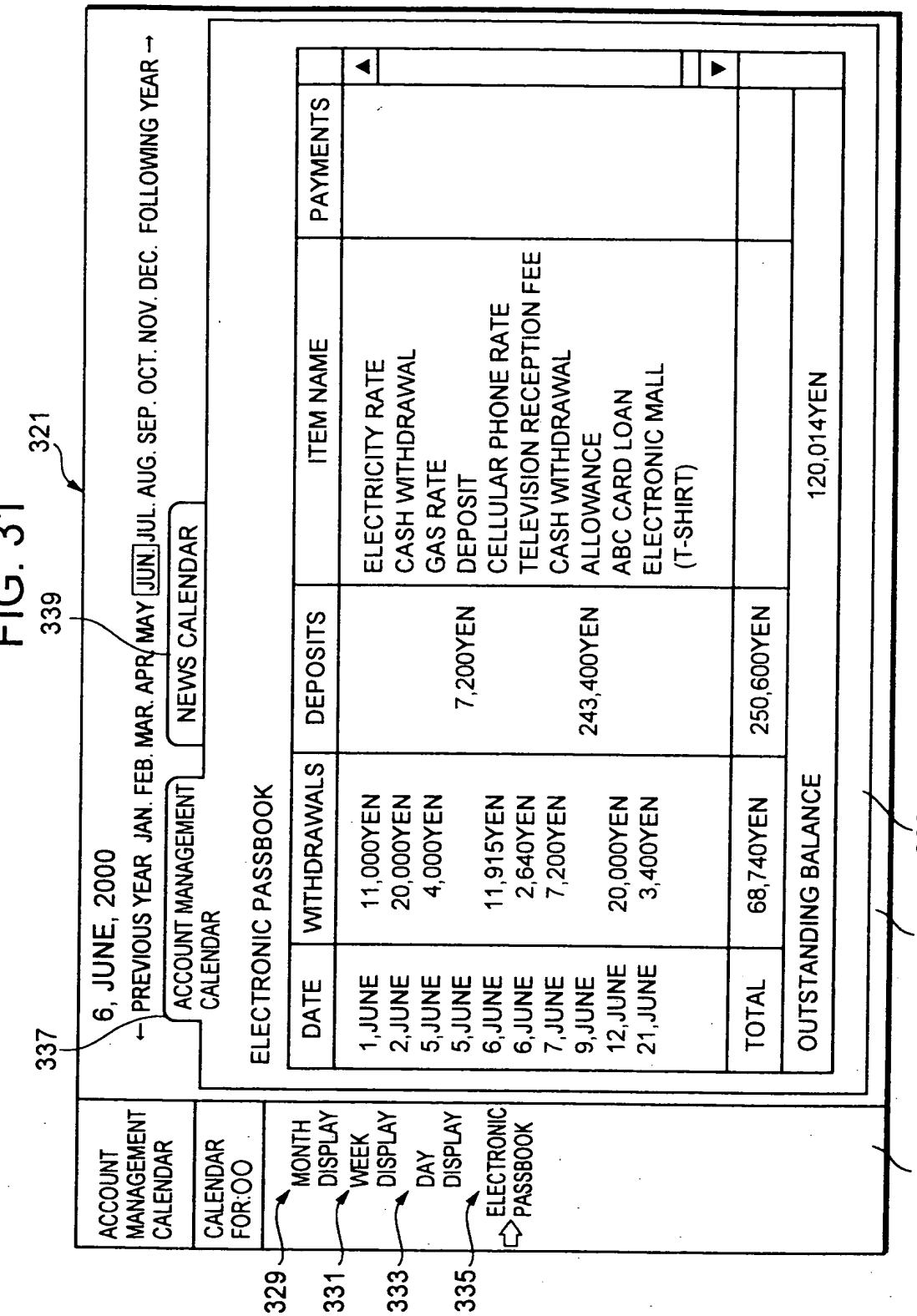

321
337
339
323
325
326
329
331
333
335
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
6, JUNE, 2000
← PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
ELECTRONIC PASSBOOK
DATE
WITHDRAWALS
DEPOSITS
ITEM NAME
PAYMENTS
1,JUNE 11,000YEN ELECTRICITY RATE
2,JUNE 20,000YEN CASH WITHDRAWAL
5,JUNE 4,000YEN GAS RATE
5,JUNE 7,200YEN DEPOSIT
6,JUNE 11,915YEN CELLULAR PHONE RATE
6,JUNE 2,640YEN TELEVISION RECEPTION FEE
7,JUNE 7,200YEN CASH WITHDRAWAL
9,JUNE 243,400YEN ALLOWANCE
12,JUNE 20,000YEN ABC CARD LOAN
21,JUNE 3,400YEN ELECTRONIC MALL (T-SHIRT)
TOTAL 68,740YEN 250,600YEN
OUTSTANDING BALANCE 120,014YEN

FIG. 32

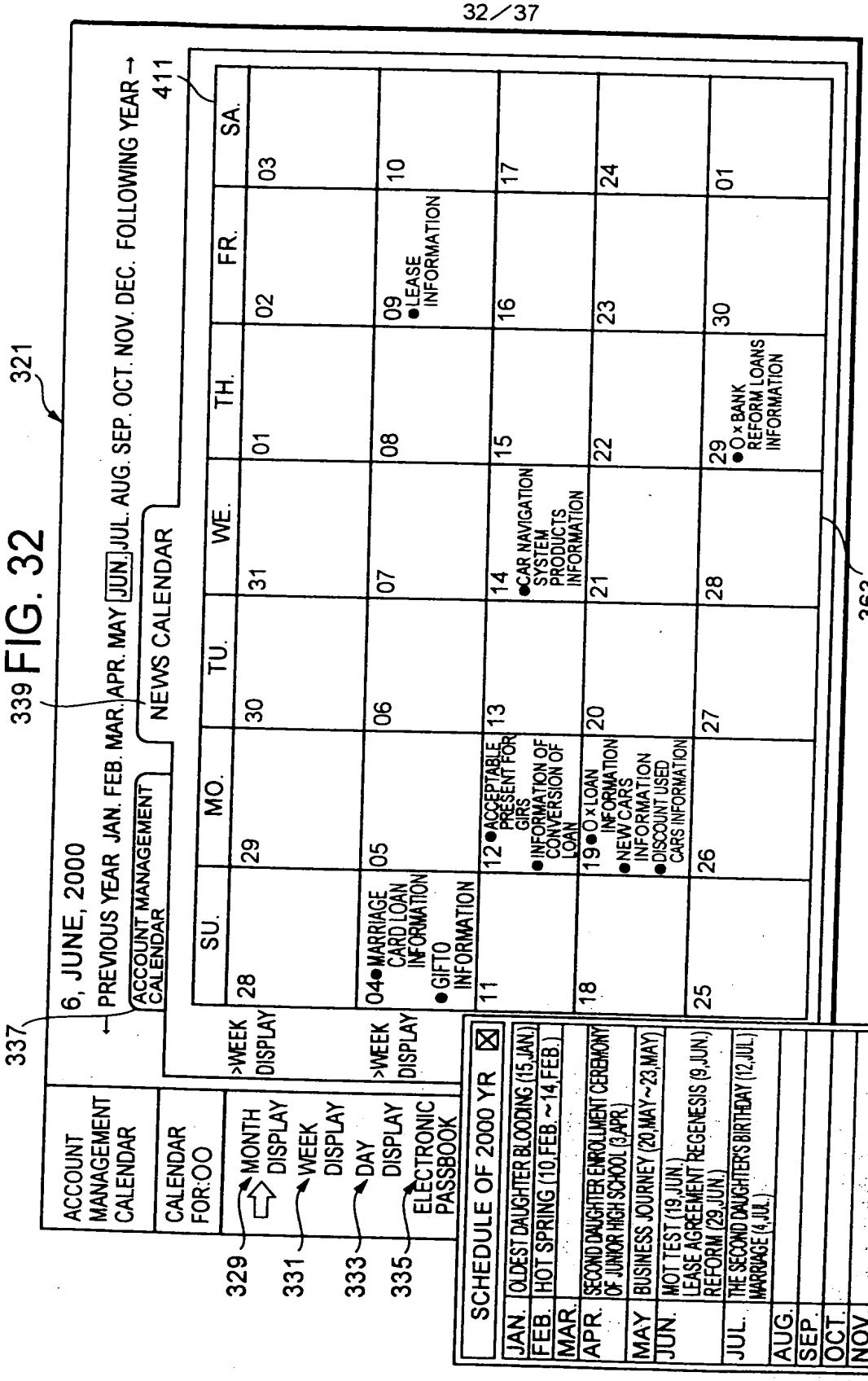

321
339
337
6, JUNE, 2000
PREVIOUS YEAR JAN. FEB. MAR. APR. MAY JUN. JUL. AUG. SEP. OCT. NOV. DEC. FOLLOWING YEAR →
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
411
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
329
331
333
335
>WEEK DISPLAY
>WEEK DISPLAY
SU. MO. TU. WE. TH. FR. SA.
28 29 30 31 01 02 03
04 MARRIAGE CARD LOAN INFORMATION
GIFT INFORMATION
05 06 07 08 09 LEASE INFORMATION 10
11 12 ACCEPTABLE PRESENT FOR GIRS
INFORMATION OF CONVERSION OF LOAN
13 14 CAR NAVIGATION SYSTEM PRODUCTS INFORMATION 15 16 17
18 19 O×LOAN INFORMATION
NEW CARS INFORMATION
DISCOUNT USED CARS INFORMATION
20 21 22 23 24
25 26 27 28 29 O×BANK REFORM LOANS INFORMATION 30 01
363
SCHEDULE OF 2000 YR
JAN. OLDEST DAUGHTER BLOODING (15,JAN.)
FEB. HOT SPRING (10,FEB.~14,FEB.)
MAR.
APR. SECOND DAUGHTER ENROLLMENT CEREMONY OF JUNIOR HIGH SCHOOL (3,APR.)
MAY BUSINESS JOURNEY (20,MAY~23,MAY)
JUN. MOT TEST (19,JUN.)
LEASE AGREEMENT REGENESIS (9,JUN.)
REFORM (29,JUN.)
JUL. THE SECOND DAUGHTER'S BIRTHDAY (12,JUL.)
MARRIAGE (4,JUL.)
AUG.
SEP.
OCT.
NOV.
DEC. CHRISTMAS (25,DEC.)
SCHEDULE REGISTRATION
367

FIG. 33

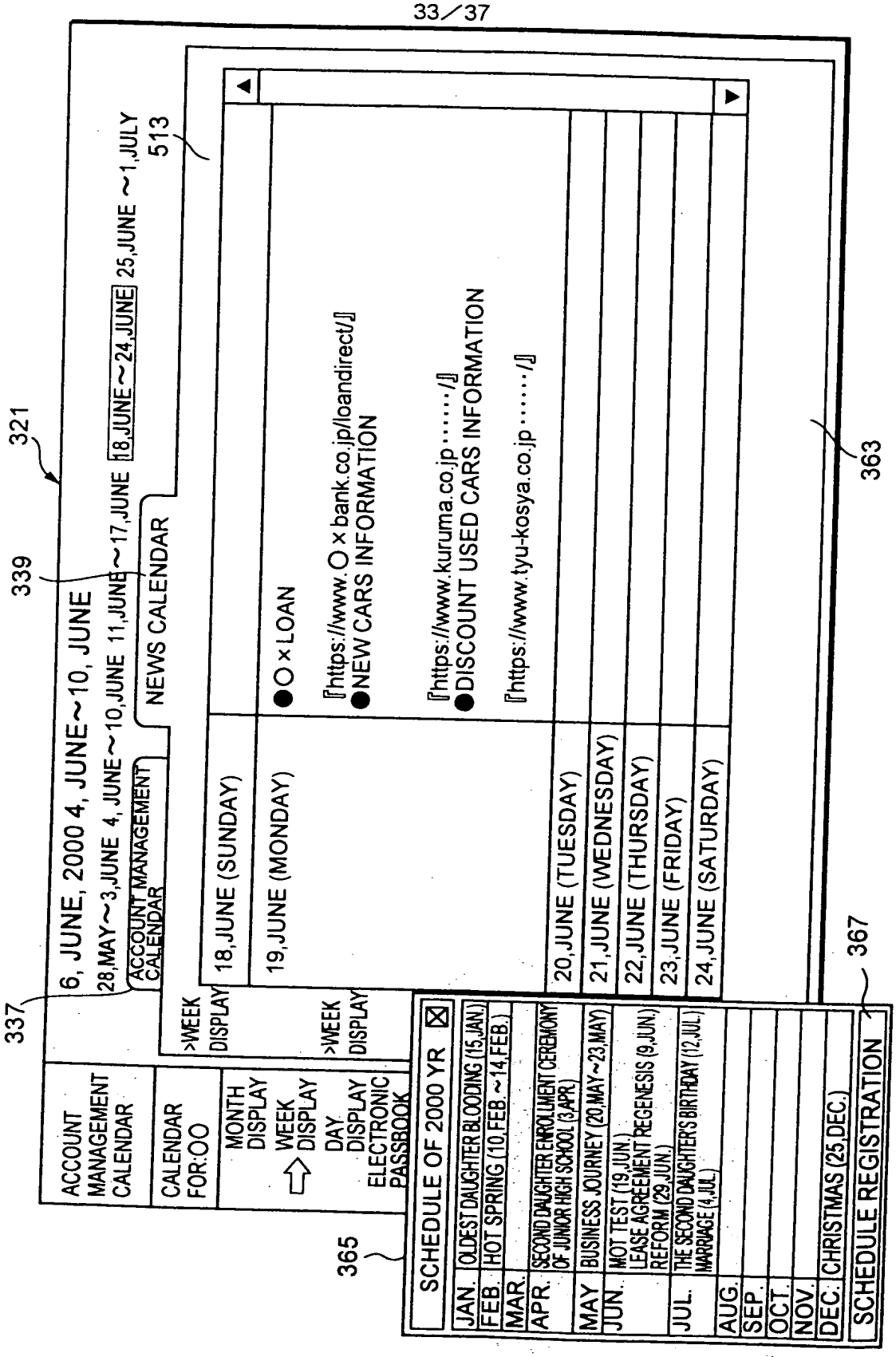

337
321
339
6, JUNE, 2000 4, JUNE~10, JUNE
28,MAY~3,JUNE 4, JUNE~10,JUNE 11,JUNE~17,JUNE 18,JUNE~24,JUNE 25,JUNE ~1,JULY
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
513
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
>WEEK DISPLAY
>WEEK DISPLAY
18,JUNE (SUNDAY)
19,JUNE (MONDAY)
20,JUNE (TUESDAY)
21,JUNE (WEDNESDAY)
22,JUNE (THURSDAY)
23,JUNE (FRIDAY)
24,JUNE (SATURDAY)
●O×LOAN
『https://www.O×bank.co.jp/loandirect/』
●NEW CARS INFORMATION
『https://www.kuruma.co.jp……/』
●DISCOUNT USED CARS INFORMATION
『https://www.tyu-kosya.co.jp……/』
363
365
SCHEDULE OF 2000 YR
JAN. OLDEST DAUGHTER BLOODING (15,JAN.)
FEB. HOT SPRING (10,FEB.~14,FEB.)
MAR.
APR. SECOND DAUGHTER ENROLLMENT CEREMONY OF JUNIOR HIGH SCHOOL (3,APR.)
MAY BUSINESS JOURNEY (20,MAY~23,MAY)
JUN. MOT TEST (19,JUN.)
LEASE AGREEMENT REGENESIS (9,JUN.)
REFORM (29,JUN.)
JUL. THE SECOND DAUGHTER'S BIRTHDAY (12,JUL.)
MARRIAGE (4,JUL.)
AUG.
SEP.
OCT.
NOV.
DEC. CHRISTMAS (25,DEC.)
SCHEDULE REGISTRATION
367

FIG. 34

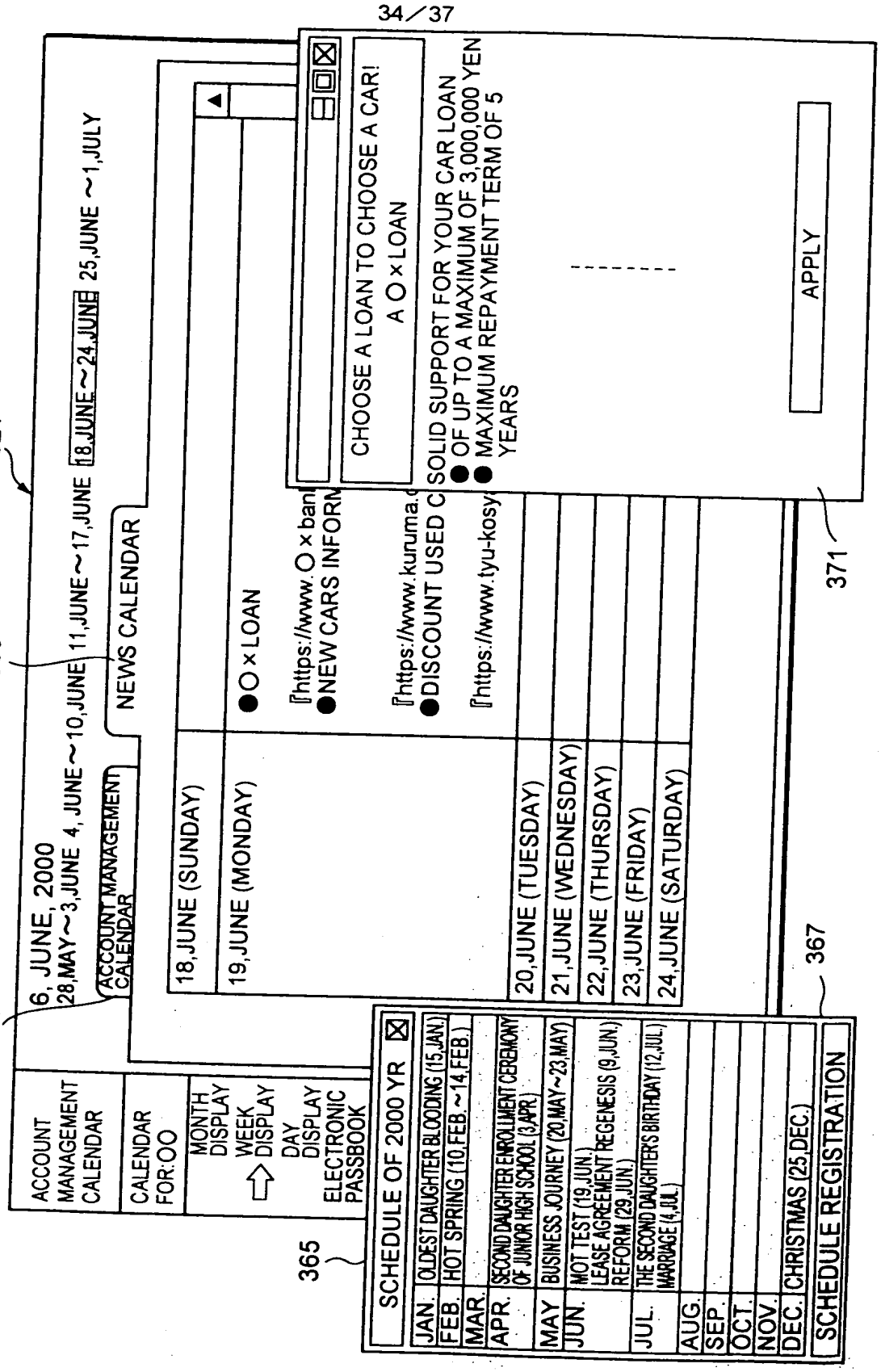

34/37
321
339
337
6, JUNE, 2000
28,MAY~3,JUNE 4, JUNE~10,JUNE 11,JUNE~17,JUNE 18,JUNE~24,JUNE 25,JUNE ~1,JULY
ACCOUNT MANAGEMENT CALENDAR
NEWS CALENDAR
ACCOUNT MANAGEMENT CALENDAR
CALENDAR FOR:OO
MONTH DISPLAY
WEEK DISPLAY
DAY DISPLAY
ELECTRONIC PASSBOOK
18,JUNE (SUNDAY)
19,JUNE (MONDAY)
20,JUNE (TUESDAY)
21,JUNE (WEDNESDAY)
22,JUNE (THURSDAY)
23,JUNE (FRIDAY)
24,JUNE (SATURDAY)
●O×LOAN
『https://www.O×ban
●NEW CARS INFORM
『https://www.kuruma.c
●DISCOUNT USED C
『https://www.tyu-kosy
CHOOSE A LOAN TO CHOOSE A CAR!
A O×LOAN
SOLID SUPPORT FOR YOUR CAR LOAN
● OF UP TO A MAXIMUM OF 3,000,000 YEN
● MAXIMUM REPAYMENT TERM OF 5 YEARS
APPLY
371
365
SCHEDULE OF 2000 YR
JAN. OLDEST DAUGHTER BLOODING (15,JAN.)
FEB. HOT SPRING (10,FEB.~14,FEB.)
MAR.
APR. SECOND DAUGHTER ENROLLMENT CEREMONY OF JUNIOR HIGH SCHOOL (3,APR.)
MAY BUSINESS JOURNEY (20,MAY~23,MAY)
JUN. MOT TEST (19,JUN.)
LEASE AGREEMENT REGENESIS (9,JUN.)
REFORM (29,JUN.)
JUL. THE SECOND DAUGHTER'S BIRTHDAY (12,JUL.)
MARRIAGE (4,JUL.)
AUG.
SEP.
OCT.
NOV.
DEC. CHRISTMAS (25,DEC.)
SCHEDULE REGISTRATION
367

FIG. 35

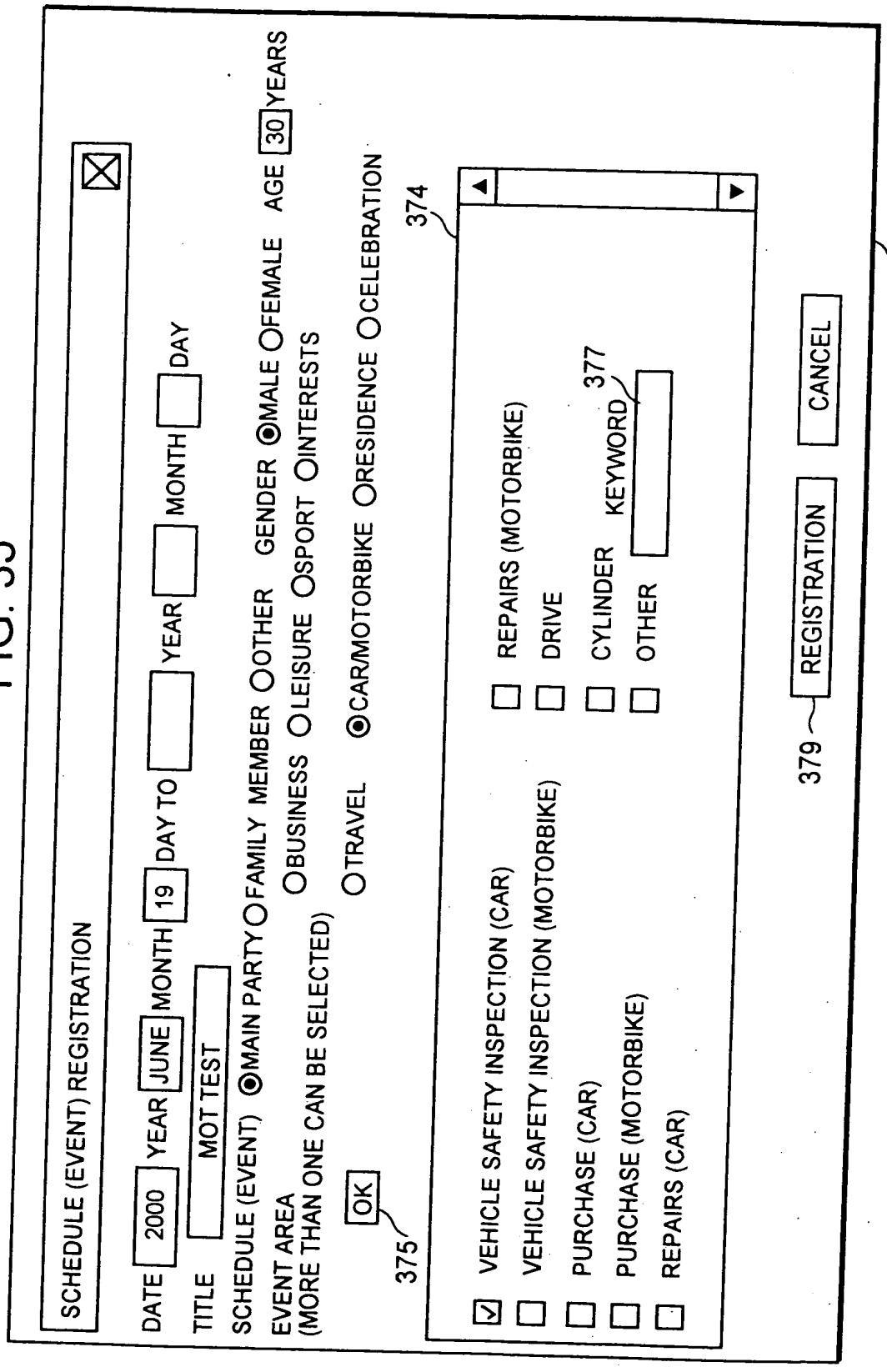

SCHEDULE (EVENT) REGISTRATION
DATE 2000 YEAR JUNE MONTH 19 DAY TO YEAR MONTH DAY
TITLE MOT TEST
SCHEDULE (EVENT) ◉MAIN PARTY OFAMILY MEMBER OOTHER GENDER ◉MALE OFEMALE AGE 30 YEARS
EVENT AREA OBUSINESS OLEISURE OSPORT OINTERESTS
(MORE THAN ONE CAN BE SELECTED)
OTRAVEL ◉CAR/MOTORBIKE ORESIDENCE OCELEBRATION
OK
375
374
☑ VEHICLE SAFETY INSPECTION (CAR)
☐ VEHICLE SAFETY INSPECTION (MOTORBIKE)
☐ PURCHASE (CAR)
☐ PURCHASE (MOTORBIKE)
☐ REPAIRS (CAR)
☐ REPAIRS (MOTORBIKE)
☐ DRIVE
☐ CYLINDER
☐ OTHER
KEYWORD
377
379
REGISTRATION
CANCEL
373

FIG. 36

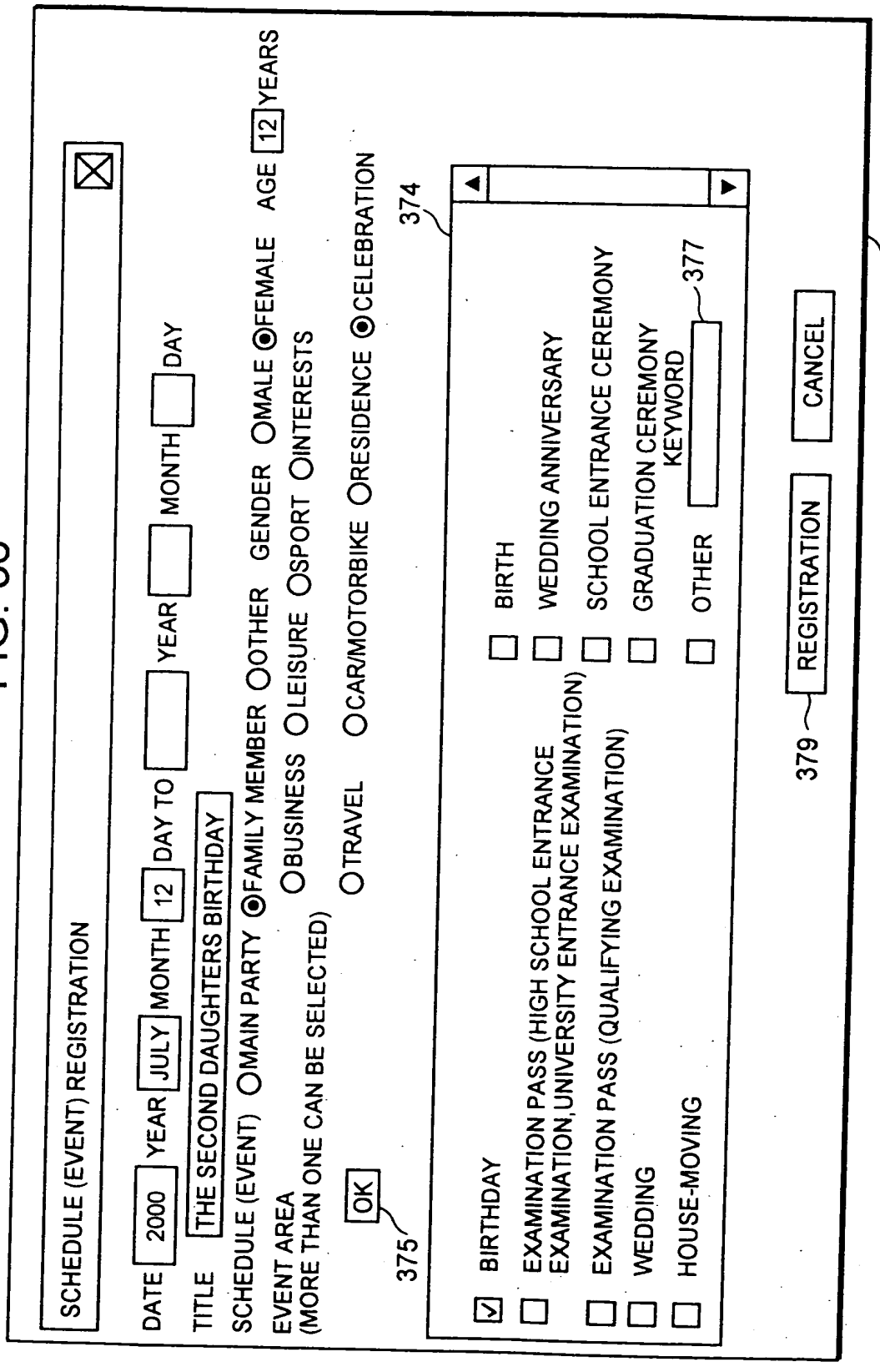
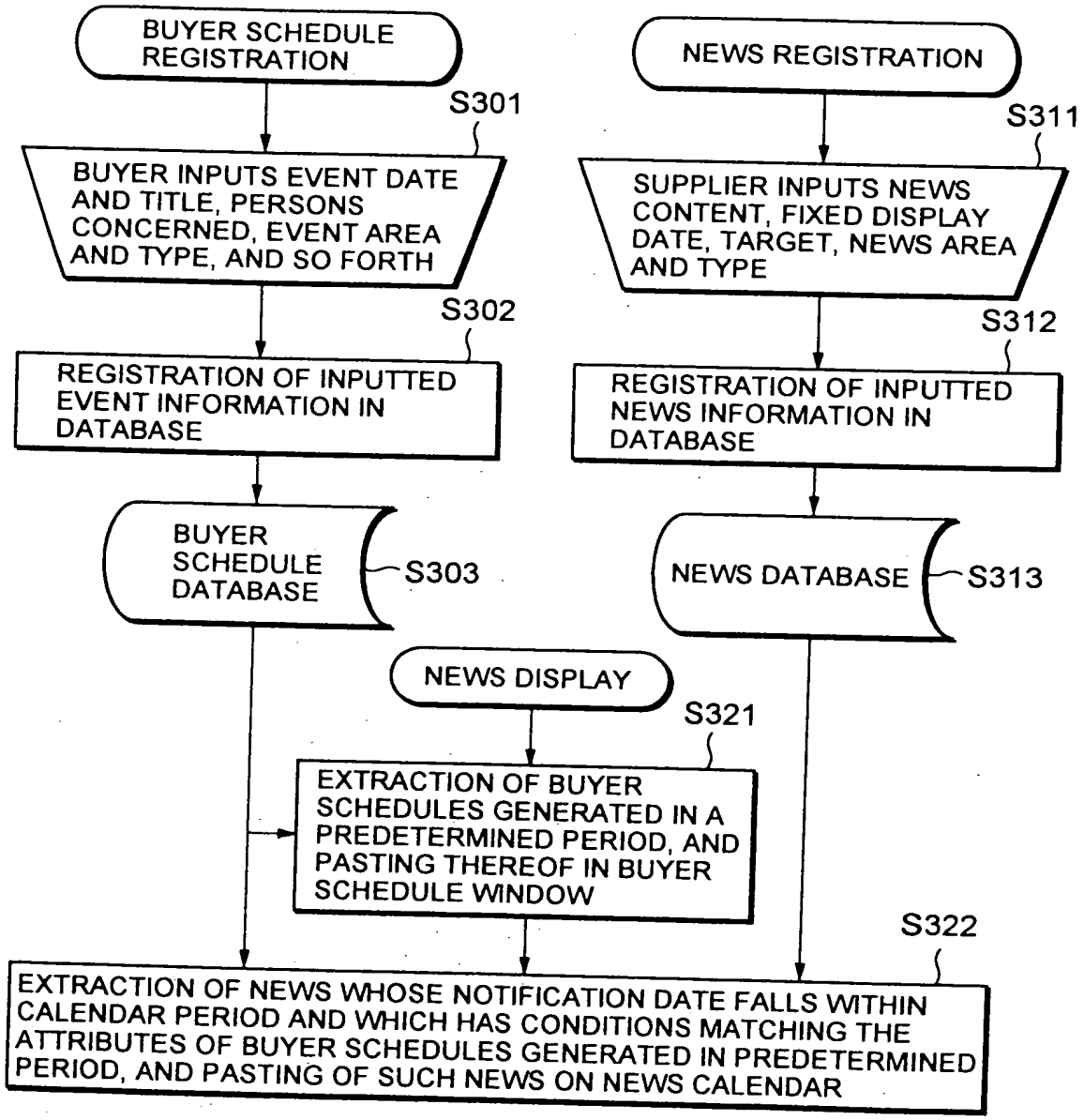

SCHEDULE (EVENT) REGISTRATION
DATE 2000 YEAR JULY MONTH 12 DAY TO YEAR MONTH DAY
TITLE THE SECOND DAUGHTERS BIRTHDAY
SCHEDULE (EVENT) OMAIN PARTY ◉FAMILY MEMBER OOTHER GENDER OMALE ◉FEMALE AGE 12 YEARS
EVENT AREA OBUSINESS OLEISURE OSPORT OINTERESTS
(MORE THAN ONE CAN BE SELECTED)
OTRAVEL OCAR/MOTORBIKE ORESIDENCE ◉CELEBRATION
OK
375
374
BIRTHDAY
EXAMINATION PASS (HIGH SCHOOL ENTRANCE EXAMINATION,UNIVERSITY ENTRANCE EXAMINATION)
EXAMINATION PASS (QUALIFYING EXAMINATION)
WEDDING
HOUSE-MOVING
BIRTH
WEDDING ANNIVERSARY
SCHOOL ENTRANCE CEREMONY
GRADUATION CEREMONY
OTHER
KEYWORD
377
379
REGISTRATION
CANCEL
373

FIG. 37


BUYER SCHEDULE REGISTRATION
S301
BUYER INPUTS EVENT DATE AND TITLE, PERSONS CONCERNED, EVENT AREA AND TYPE, AND SO FORTH
S302
REGISTRATION OF INPUTTED EVENT INFORMATION IN DATABASE
BUYER SCHEDULE DATABASE
S303
NEWS REGISTRATION
S311
SUPPLIER INPUTS NEWS CONTENT, FIXED DISPLAY DATE, TARGET, NEWS AREA AND TYPE
S312
REGISTRATION OF INPUTTED NEWS INFORMATION IN DATABASE
NEWS DATABASE
S313
NEWS DISPLAY
S321
EXTRACTION OF BUYER SCHEDULES GENERATED IN A PREDETERMINED PERIOD, AND PASTING THEREOF IN BUYER SCHEDULE WINDOW
S322
EXTRACTION OF NEWS WHOSE NOTIFICATION DATE FALLS WITHIN CALENDAR PERIOD AND WHICH HAS CONDITIONS MATCHING THE ATTRIBUTES OF BUYER SCHEDULES GENERATED IN PREDETERMINED PERIOD, AND PASTING OF SUCH NEWS ON NEWS CALENDAR